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RESEARCH REPORT

COST EFFECTIVENESS OF EVICTION PREVENTION PROGRAMS



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CANADA MORTGAGE & HOUSING CORPORATION
COST EFFECTIVENESS OF EVICTION PREVENTION PROGRAMS
CR#6865-26-6

FINAL REPORT

Prepared by
Acacia Consulting & Research
Ottawa, Canada
March 2, 2005

CANADA MORTGAGE & HOUSING CORPORATION
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EXECUTIVE SUMMARY

Background

Eviction disrupts the lives of tenants, and imposes costs on both tenants and landlords. In some cases, eviction can result in absolute homelessness, including reliance on emergency shelters and other social services. Successful eviction prevention initiatives can prevent these costly outcomes. However, rigorous examinations of the outcomes of Canadian eviction prevention initiatives, and the actual costs averted by them, are lacking.

The objectives of this research study entitled *Cost Effectiveness of Eviction Prevention Programs* included documenting the costs to landlords, tenants and social services agencies resulting from eviction, as well as defining the costs and factors of success and failure in relation to programs and services that help prevent evictions.

Research Questions

The primary question addressed by the study is as follows: How do the different approaches to eviction prevention in Canada compare to each other in terms of costs and effectiveness, and how do the costs of these different approaches compare to the costs of eviction?

This overall research question is comprised of a series of sub-questions addressed by the study:

- What are the direct, quantifiable costs and non-quantifiable costs of eviction facing tenants, landlords, and social services agencies?
- What are the costs associated with preventing evictions?
- What are the factors of success and failure associated with effective or ineffective eviction prevention initiatives?
- Are the various eviction prevention initiatives accomplishing what they set out to do?
- Can eviction prevention initiatives be compared to each other?

Methodology

In order to investigate these questions, researchers undertook a review of Canadian and international literature; telephone interviews with key informants; questionnaire-based interviews with 26 eviction prevention agencies and private and social housing landlords; interviews and focus group surveys of 32 individuals with a history of eviction; compilation of an inventory of 32 Canadian eviction prevention initiatives; an in-depth review of four eviction prevention agencies in the cities of Ottawa and Toronto; and a detailed comparison of six eviction prevention initiatives offered by the four agencies that were reviewed in-depth.

Findings

Literature Review

The literature suggests that in recent years many Canadian cities experienced some combination of rising rents, very limited new construction of rental housing, falling incomes among modest income families and individuals and limited access to social housing. Combined with low vacancy rates, these factors created conditions for an increased number of evictions.

The vast majority of evictions are economic in nature, involving some form of non-payment of rent. Eviction is a factor in both private and social housing contexts. A significant amount of evictions are believed to be ‘preventable’; that is, they are caused by misunderstandings or a temporary lack of funds due to an unexpected incident. Because few tenants seek assistance in opposing evictions, many believe that eviction prevention initiatives play an important role in maintaining stable housing for vulnerable households.

An overview of eviction prevention literature in the US, UK, France and Australia revealed that while there is considerable information on the types of eviction prevention initiatives which exist internationally, there is a lack of empirical evaluative information; available information tends to be descriptive. Costs to landlords and tenants often occur indirectly or informally, and eviction prevention program budget details are often unclear, or buried within broader agency-wide budgets.

Numerous reports and studies from the UK, US and Canada establish an explicit link between eviction and absolute homelessness; hence, many eviction prevention initiatives claim to avert emergency shelter usage, and associated supportive services costs. However, lack of rigorous research on this topic makes it difficult to know to what extent eviction prevention initiatives actually contribute to complex and long-term outcomes that are cited in the literature, such as increased housing stability of tenants, reduced reliance on publicly-funded social services, and rental affordability.

Canadian Eviction Prevention Initiatives

This study presents an overview of 32 Canadian eviction prevention initiatives falling under five categories. Twelve initiatives focused primarily on providing ‘information and advice’; five programs offered conflict resolution and mediation services; one provided legal representation; eleven provided emergency financial assistance including ‘rent banks’; and three offered third-party financial management, or trusteeship-style programs. The initiatives surveyed ranged from publicly-funded and administered, to community-based or private initiatives. Most offered services to any client who contacted them, while others targeted their services to particular populations. The median annual budget for programs included in the inventory was \$158,838, with reported annual budgets ranging from \$25,000 to \$10.4 million.

Costs of Eviction to Tenants

The survey of 32 individuals with a history of eviction in three Canadian cities addressed the direct and indirect costs of eviction to tenants. The sample of survey respondents included 13 women and 19 men. Nine of the respondents were part of families, while 23 were single at the time of the survey. Finally, 14 of the 32 respondents reported being homeless at the time of the survey, while 18 lived in rental accommodation.

The costs most often reported by the individuals participating in the study included loss of belongings, loss of security and/or damage deposits, and moving expenses. In addition, the costs of setting up a new residence and transportation costs were described as significant by a number of individuals. The average cost of each eviction to tenants in this sample was \$2,234.

Consistent with other research, this study found that eviction often resulted in tenants downsizing to less stable accommodation. After eviction, respondents reported a diminished reliance on employment income, and greater reliance on social assistance. Twenty-four of the 32 participants indicated that they lived in an emergency shelter at some point during the weeks following their eviction. Other common themes identified by respondents centered on social disruption including loss of friends and social networks, and family break-up. Substance abuse was common among evicted tenants in this sample, as were arrests of tenants by police in the weeks following eviction.

Respondents described a number of barriers and difficulties related to securing new accommodation subsequent to being evicted. Private rental units were often described as too expensive and tenants were unable to secure social housing because of long waiting lists.

Costs of Eviction to Landlords

Landlords participating in the eviction prevention study indicated that the costs of each eviction are substantial, averaging nearly \$3,000 for social housing landlords, to close to \$6,600 for private sector landlords. Costs included legal fees, unpaid rent, forgone rent, and rental unit repairs. A number of landlords reported budgeting for these costs or foregone revenues as 'operating costs' or 'vacancy costs'. Landlords also seek to recover costs from evicted tenants.

Public Costs of Eviction

Estimates of the public costs of eviction were based on a 2001 report prepared for the Government of British Columbia (Eberle et. al.) which quantified per-capita costs of a wide range of publicly-funded services associated with homelessness. These estimates were also based on the length of time survey respondents indicated reliance on various types of social services. Based on these estimates, the study found it would have cost up to \$10,115 to house those respondents who relied on an emergency shelter following eviction, reflecting a four-month period. The cost of housing tenants who reported living in social housing would have been as much as \$51,744 (for a self-contained apartment with supports on sites), based on a median stay of 42 weeks for those respondents who reported relying on social housing. For respondents who described accessing addiction treatment, costs would have ranged from \$12,180 to \$56,332 for a 22-week period, depending on the level of services. However, many of the costs of eviction are borne by the individuals and their families, rather than by taxpayers.

Achieving Eviction Prevention

Respondents indicated that their landlords had tried to evict them an average of 2.9 times, while they had actually vacated their rental units an average of 2.1 times. The range of responses included one tenant who had been successfully evicted 11 times based on 12 attempts by different landlords, to another who had never been successfully evicted despite receiving six separate notices of eviction.

While approximately one-third of interviewed tenants facing an eviction had taken no action, the majority of participants undertook various efforts aimed at challenging their eviction. Many reported engaging in discussion with landlords and seeking information, while a few reported seeking third-party or financial assistance. Most efforts were generally unsuccessful, with only seven of the 32 tenants reporting that they had successfully prevented at least one eviction.

Tenants unable to prevent their eviction cited several limitations of available programs. Respondents suggested that administrative procedures often did not ‘fit’ with tenant circumstances or needs. Tenants facing both eviction and problems such as addiction, abuse, and lack of knowledge of landlord-tenant laws expressed feelings of helplessness as various supports did not address their multiple and interconnecting difficulties. Rooming house residents noted that they did not benefit from the protection available to tenants under landlord-tenant legislation.

Landlord assessments of successful eviction prevention initiatives varied considerably. Overall, financial trusteeship, rent subsidies, and emergency financial assistance were rated most favorably. Information and legal representation for tenants were identified by landlords as least effective.

Eviction prevention agencies generally felt that their efforts were successful. Agencies identified outreach, direct contact with landlords, multiple approaches and timing as central to their successes. Program location was not considered to be of high importance. In addition, several programs cited adequacy of resources, and political and economic factors as significant determinants of program success.

Comparing Costs and Effectiveness of Preventing Eviction

The study compared per-client cost and relative effectiveness of six eviction prevention programs delivered by four agencies in the Ontario cities of Ottawa and Toronto. Initiatives were categorized as high, medium, or low cost and assessed in terms of ‘reach’ (number of clients contacted), extent to which services are ‘targeted’ to particular clients, and service ‘impact’ in terms of client housing retention. Inadequate follow-up tracking of many initiatives made cost-effectiveness comparisons difficult. Per-client costs of these six initiatives ranged from \$106 to \$2,088. One noteworthy initiative, the Housing Loss Prevention Network, had a per-client cost of \$377, yet reported that 96 percent of their at-risk clients continued to retain their housing at the time of follow-up data collection.

Conclusions

The report’s conclusions respond to the five sub-questions addressed by the study.

The costs of eviction are substantial, affecting tenants, landlords and the taxpayer. Tenants experience additional but difficult-to-quantify costs as a result of eviction

The costs of prevention vary significantly, depending on the type of intervention. In general, preventing evictions costs far less than the costs of eviction incurred by tenants and landlords. However, comparing the cost of eviction prevention to the public costs of eviction is far more difficult.

The top factors of success in preventing evictions identified by survey respondents include direct outreach, early intervention and offering multiple and complementary services. Landlords responding to the survey prefer programs which rely on payments made directly to landlords from agencies delivering eviction prevention programs.

Assessing whether programs are accomplishing their goals is generally constrained by the lack of evaluation. Available reports tend to focus on numbers of clients served rather than tracking the impact of the program. Evaluations were available for the six programs selected for more careful analysis during the course of the study. Based on available data, these six programs appear to be accomplishing their goals.

There is tremendously wide variation in eviction prevention programs in Canada, which makes detailed comparisons difficult. However, a general comparison is possible using a typology of cost and effectiveness prepared as part of the research. In applying this comparison, the Housing Loss Prevention Network program comes across as a ‘moderate cost’, ‘high effectiveness’ option. While this study did not include full program evaluations, a more careful and extensive comparison of programs falling within any one of the five categories identified in the report is merited.

RÉSUMÉ

Contexte

L'expulsion perturbe la vie des locataires et s'accompagne de coûts, aussi bien pour les locataires que pour les propriétaires-bailleurs. Dans certains cas, l'expulsion peut mener à l'absence de logement absolue, ce qui signifie que les personnes touchées doivent compter sur les maisons d'hébergement d'urgence et sur d'autres services sociaux. Des initiatives positives de prévention des expulsions peuvent empêcher le recours à ces mesures coûteuses. Cependant, personne ne s'est encore penché de façon rigoureuse sur les effets des initiatives canadiennes de prévention des expulsions, non plus que sur les coûts réels qu'elles ont permis d'éviter.

Les objectifs de la recherche intitulée *Rapport coût-efficacité des programmes de prévention des expulsions* comprenaient la documentation des coûts que représentent les expulsions pour les propriétaires-bailleurs, les locataires et les organismes de services sociaux, ainsi que la définition des coûts et des facteurs de succès et d'échec liés aux programmes et aux services qui contribuent à prévenir les expulsions.

Questions de recherche

La question première à laquelle l'étude devait répondre était la suivante : Comment les différentes méthodes de prévention des expulsions au Canada se comparent-elles entre elles, en termes de coûts et d'efficacité? Et comment les coûts de ces différentes méthodes se comparent-ils aux coûts associés à l'expulsion?

Cette question de recherche générale comporte une série de sous-questions sur lesquelles l'étude a porté :

- Quels sont les coûts quantifiables et non quantifiables directs de l'expulsion pour les locataires, les propriétaires-bailleurs et les organismes de services sociaux?
- Quels sont les coûts liés à la prévention des expulsions?
- Quels sont les facteurs de succès et d'échec liés à des mesures efficaces ou inefficaces de prévention des expulsions?
- Les différentes mesures de prévention des expulsions donnent-elles les résultats voulus?
- Les mesures de prévention des expulsions peuvent-elles être comparées entre elles?

Méthodologie

Afin d'examiner ces questions, les chercheurs ont entrepris une étude des ouvrages canadiens et étrangers; réalisé des entrevues téléphoniques avec des spécialistes; interrogé, à l'aide d'un questionnaire, 26 organismes de prévention des expulsions et propriétaires-bailleurs de logements privés et sociaux; mené des entrevues et des groupes de discussion avec 32 particuliers ayant déjà vécu des expulsions; dressé un inventaire de 32 mesures canadiennes de prévention des expulsions et réalisé un examen approfondi de quatre organismes de prévention des expulsions dans les villes d'Ottawa et de Toronto;

enfin, exécuté une comparaison détaillée de six mesures de prévention des expulsions offertes par les quatre organismes qui ont fait l'objet d'un examen approfondi.

Constatations

Recherche documentaire

Selon les ouvrages trouvés, au cours des dernières années, de nombreuses villes canadiennes ont connu une combinaison de facteurs, dont les loyers en hausse, la construction très restreinte de logements locatifs, la chute des revenus parmi les familles et les particuliers à revenu modeste et l'accès limité au logement social. Conjugués à de faibles taux d'inoccupation, ces facteurs ont donné lieu à des conditions propices à l'augmentation du nombre d'expulsions.

La grande majorité des expulsions sont d'ordre économique et s'appuient sur une forme ou une autre de non-paiement du loyer. L'expulsion est un facteur aussi bien dans le contexte du logement privé que dans celui du logement social. On croit que de nombreuses expulsions sont évitables; c'est-à-dire qu'elles sont causées par des malentendus ou par un manque temporaire de fonds attribuable à un incident inattendu. Étant donné que peu de locataires cherchent à obtenir de l'aide pour s'opposer à leur expulsion, nombreux sont ceux qui croient que les mesures de prévention des expulsions jouent un rôle important dans le maintien d'un logement stable pour les ménages vulnérables.

Le survol des ouvrages sur la prévention des expulsions qui ont été publiés aux États-Unis, au Royaume-Uni, en France et en Australie a révélé que, bien qu'il existe beaucoup d'information sur les types de mesures de prévention des expulsions qui existent à l'échelle internationale, il manque d'information d'évaluation empirique; l'information disponible tend à être descriptive. Les coûts que subissent les propriétaires-bailleurs et les locataires sont souvent indirects ou informels, et les détails des budgets des programmes de prévention des expulsions manquent souvent de clarté, ou sont enfouis dans les budgets plus vastes des organismes.

De nombreux rapports et études du R.-U., des É.-U. et du Canada établissent un lien explicite entre l'expulsion et l'absence de logement absolue; par conséquent, on prétend dans de nombreux cas que les mesures de prévention des expulsions préviennent les coûts du recours aux centres d'hébergement d'urgence et aux services de soutien connexes, Cependant, en raison de l'absence de travaux de recherche rigoureux sur ce sujet, il est difficile de déterminer jusqu'à quel point les mesures de prévention des expulsions contribuent réellement aux résultats complexes et à long terme qui sont cités dans les ouvrages, notamment, la stabilité accrue du logement des locataires, la diminution du recours aux services sociaux financés par le secteur public et l'abordabilité des logements locatifs.

Mesures de prévention des expulsions au Canada

Cette étude présente un aperçu de 32 mesures de prévention des expulsions au Canada sous cinq catégories. Douze mesures portaient principalement sur l'offre d'information et de conseils; cinq programmes offraient des services de résolution des conflits et de

médiation; un programme prévoyait une représentation juridique; onze offraient une aide financière d'urgence, notamment, des banques d'aide au loyer; enfin, trois dispensaient des services de gestion financière par des tiers, ou des programmes de tutelle. Les mesures relevées allaient des programmes financés et administrés par le secteur public aux mesures communautaires ou privées. La plupart des organismes offraient des services à tout client qui communiquait avec eux, alors que d'autres réservaient leurs services à des segments particuliers de la population. Le budget annuel médian des programmes faisant partie de l'inventaire était de 158 838 \$, et les budgets se situaient entre 25 000 \$ et 10,4 millions de dollars.

Coûts que représente l'expulsion pour le locataire

L'enquête auprès de 32 particuliers ayant vécu des expulsions dans trois villes canadiennes portait sur les coûts directs et indirects que représente l'expulsion pour le locataire. L'échantillon des personnes interrogées était composé de 13 femmes et de 19 hommes. Neuf des personnes interrogées faisaient partie de familles, alors que 23 étaient seules au moment de l'enquête. Enfin, 14 des 32 personnes interrogées étaient données comme sans-abri au moment de l'enquête, alors que les 18 autres vivaient dans des logements locatifs.

Les coûts les plus souvent signalés par les particuliers qui ont participé à l'étude étaient, notamment, la perte des biens personnels, la perte des dépôts de garantie ou des dépôts en cas de dommages et les frais de déménagement. De plus, les coûts liés à l'installation dans un autre logement et les coûts de transport étaient qualifiés d'importants par un nombre considérable de personnes. Le coût moyen que représentait chaque expulsion pour les locataires de cet échantillon était de 2 234 \$.

À l'instar d'autres recherches, cette étude a permis de constater que l'expulsion menait souvent, pour les locataires, à un logement moins stable. Après l'expulsion, les personnes interrogées ont signalé une diminution du revenu d'emploi et une augmentation du recours à l'aide sociale. Vingt-quatre des trente-deux participants ont indiqué avoir vécu dans un centre d'hébergement d'urgence à un moment donné, dans les semaines qui ont suivi leur expulsion. D'autres thèmes communs relevés par les personnes interrogées étaient axés sur le bouleversement social, notamment, la perte des amis et du réseau social et l'éclatement de la famille. Les abus d'alcool ou d'autres drogues étaient fréquents chez les locataires de cet échantillon expulsés, tout comme les arrestations par la police dans les semaines qui ont suivi l'expulsion.

Les personnes interrogées ont décrit un certain nombre d'obstacles et de difficultés liés à l'obtention d'un nouveau logement, après l'expulsion. Les logements locatifs privés étaient souvent décrits comme trop coûteux, et les locataires étaient incapables d'obtenir des logements sociaux en raison des longues listes d'attente.

Coûts que représente l'expulsion pour le propriétaire-bailleur

Les propriétaires-bailleurs qui ont participé à l'étude sur la prévention des expulsions ont indiqué que chaque expulsion s'accompagnait d'un coût élevé se situant à près de 3 000 \$ pour les logements sociaux, et à près de 6 000 \$ pour les logements du secteur privé. Les coûts comprenaient les frais d'avocat, le loyer impayé, le loyer délaissé et les réparations à exécuter dans le logement locatif. Un certain nombre de propriétaires-bailleurs ont indiqué prévoir dans leur budget de tels coûts ou recettes délaissées sous la rubrique des coûts d'exploitation ou des coûts liés aux logements inoccupés. Les propriétaires-bailleurs cherchent aussi à recouvrer les coûts auprès des locataires expulsés.

Coûts que représente l'expulsion pour le secteur public

Les estimations des coûts publics de l'expulsion s'appuyaient sur un rapport préparé en 2001 pour le gouvernement de la Colombie-Britannique (Eberle et autres) qui quantifiait les coûts par habitant d'un vaste éventail de services financés par le secteur public et liés à l'itinérance. Ces estimations s'appuyaient aussi sur la période pendant laquelle les personnes interrogées indiquaient avoir utilisé les divers types de services sociaux. D'après ces estimations, on a constaté dans le cadre de l'étude qu'il en aurait coûté 10 115 \$ pour loger les personnes interrogées qui ont trouvé refuge dans un centre d'hébergement d'urgence après l'expulsion, compte tenu d'un séjour de quatre mois. Il en aurait coûté jusqu'à 51 744 \$ pour héberger des locataires qui ont indiqué vivre dans un logement social (pour un appartement autonome dans un ensemble comportant des services sur place), d'après un séjour médian de 42 semaines pour les personnes interrogées qui ont dit compter sur un logement social. Quant aux personnes interrogées qui ont indiqué avoir obtenu un traitement de la toxicomanie, les coûts se seraient situés entre 12 180 \$ et 56 332 \$ pour une période de 22 semaines, tout dépendant du niveau de services. Cependant, une bonne part des coûts de l'expulsion est assumée par les particuliers et leurs familles, plutôt que par les contribuables.

Prévention effective des expulsions

Les personnes interrogées ont indiqué que des propriétaires-bailleurs avaient essayé de les expulser en moyenne 2,9 fois, mais qu'elles avaient en fait quitté leurs logements locatifs en moyenne 2,1 fois. L'éventail des réponses allait du locataire qui avait effectivement été expulsé 11 fois, à la suite de 12 tentatives de la part de ses différents propriétaires-bailleurs, à un autre locataire que l'on n'avait jamais réussi à expulser malgré la réception de six avis d'expulsion différents.

Environ le tiers des locataires interrogés qui risquaient l'expulsion n'ont pris aucune mesure, mais la majorité d'entre eux ont déployé divers efforts pour contester leur expulsion. Bon nombre ont indiqué avoir amorcé des discussions avec le propriétaire-bailleur et avoir demandé de l'information, alors que quelques-uns ont affirmé avoir demandé une aide de la part de tiers, ou une aide financière. La plupart des efforts ont

généralement été sans succès, seulement 7 des 32 locataires ayant indiqué avoir réussi à s'éviter au moins une expulsion.

Les locataires qui n'ont pas réussi à empêcher leur expulsion ont indiqué plusieurs limites des programmes disponibles. Les personnes interrogées ont laissé entendre que les méthodes administratives n'étaient pas bien adaptées aux circonstances et aux besoins des locataires. Les locataires qui risquaient l'expulsion en plus d'éprouver des problèmes de toxicomanie ou d'abus et de ne pas connaître les textes de loi régissant les relations entre les propriétaires-bailleurs et les locataires ont exprimé un sentiment d'impuissance parce que les diverses méthodes de soutien ne répondaient pas à leurs difficultés multiples et liées entre elles. Les résidents de maisons de chambres ont signalé qu'ils ne bénéficiaient pas de la protection offerte aux locataires en application de la loi visant les relations entre les propriétaires-bailleurs et les locataires.

Les évaluations des propriétaires-bailleurs quant aux mesures efficaces de prévention des expulsions variaient considérablement. Dans l'ensemble, les tutelles financières, les suppléments au loyer et l'aide financière d'urgence obtenaient les meilleures notes. Les propriétaires-bailleurs donnaient comme moins efficaces l'information aux locataires et leur représentation juridique.

Les organismes de prévention des expulsions estimaient généralement que leurs efforts portaient fruit. Les organismes ont cité les services d'approche, le contact direct avec les propriétaires-bailleurs, les démarches sur plusieurs fronts et la rapidité de l'intervention comme étant essentiels à leurs succès. L'emplacement du programme n'était pas jugé très important. De plus, plusieurs organismes ont donné la pertinence des ressources et les facteurs politiques et économiques comme étant des déterminants importants du succès des programmes.

Comparaison des coûts et évaluation de l'efficacité de la prévention des expulsions

L'étude a comparé les coûts par client et l'efficacité relative de six programmes de prévention des expulsions offerts par quatre organismes des villes ontariennes d'Ottawa et de Toronto. Les mesures ont été classées en fonction de leurs coûts, élevés, moyens ou faibles, puis évaluées en fonction du rayonnement (nombre de clients joints), de la mesure dont les services sont réservés à des clients particuliers et de l'incidence des services sur le plan du maintien du client dans son logement. Le suivi insuffisant de nombreuses mesures a rendu difficiles les comparaisons sur le plan du rapport coût-efficacité. Les coûts par client de ces six mesures se situaient entre 106 \$ et 2 088 \$. Une mesure digne de mention, le Housing Loss Prevention Network affichait un coût par client de 377 \$, mais signalait que 96 % de ses clients à risque étaient toujours dans leurs logements au moment de la collecte de données de suivi.

Conclusions

Les constatations du rapport répondent aux cinq sous-questions de l'étude.

Les coûts de l'expulsion sont élevés et touchent les locataires, les propriétaires-bailleurs et les contribuables. Pour les locataires, l'expulsion s'accompagne de coûts additionnels, mais difficiles à quantifier.

Les coûts des mesures de prévention varient beaucoup, selon le type d'intervention. En général, les coûts des mesures de prévention des expulsions sont nettement inférieurs aux coûts que représente l'expulsion pour les locataires et les propriétaires-bailleurs. Cependant, il est bien plus difficile de comparer les coûts liés à la prévention des expulsions et les coûts publics des expulsions.

Les principaux facteurs de succès de la prévention des expulsions donnés par les personnes interrogées sont, notamment, les services d'approche directe, l'intervention rapide et l'offre de services multiples et complémentaires. Les propriétaires-bailleurs qui ont répondu à l'enquête préfèrent les programmes qui prévoient les sommes versées directement aux propriétaires-bailleurs par les organismes qui offrent des programmes de prévention des expulsions.

Il est généralement difficile de déterminer si les programmes atteignent leurs buts en raison de l'absence d'évaluation. Les rapports disponibles tendent à se concentrer sur le nombre de clients desservis plutôt que sur le suivi des incidences du programme. Des évaluations avaient été réalisées pour les six programmes soumis à une analyse plus attentive, dans le cadre de l'étude. D'après les données disponibles, ces six programmes semblent atteindre leurs buts.

Les programmes de prévention des expulsions au Canada présentent des différences énormes, ce qui rend les comparaisons approfondies difficiles. Cependant, une comparaison générale est possible, à l'aide d'une typologisation des coûts et de l'efficacité préparée dans le cadre de la recherche. Il ressort de cette comparaison que le programme Housing Loss Prevention Network est un programme à coût modéré et à efficacité élevée. L'étude n'a pas comporté d'évaluation complète des programmes, mais il serait justifié de réaliser une comparaison plus pointue et approfondie des programmes faisant partie de l'une des cinq catégories données dans le rapport.



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SECTION 1. INTRODUCTION & METHODOLOGY

1.1 Background

Eviction disrupts the lives of tenants, and imposes costs on both tenants and landlords. In some cases, eviction can also result in homelessness. In fact, an important – and often central – assumption underlying initiatives that aim to prevent the eviction of tenants, is that eviction prevention initiatives prevent various forms of absolute homelessness, including shelter usage. Based on this assumed link, successful eviction prevention initiatives are believed to prevent large human and financial costs to the social services system, to landlords and to tenants themselves. However, there is considerable uncertainty regarding the extent to which eviction actually results in reliance on emergency shelters and other social services, and the extent to which eviction prevention programs actually reduce the likelihood of absolute homelessness.¹

Shortages of affordable rental housing, rising rents and little or no income growth among low and modest income households are all contributing factors to the phenomenon of tenant eviction. This study examines eviction and eviction prevention initiatives in three Canadian provinces: Ontario, Quebec, and British Columbia.

1.2 Study Objectives and Research Question

The objectives of the research study entitled *Cost Effectiveness of Eviction Prevention Programs* include documenting the costs of eviction to landlords, tenants and social services agencies, as well as defining the costs and factors of success and failure in relation to programs and services that help prevent evictions. In general, the focus of the study is on situations where tenants have sufficient income to pay their rent, but face temporary financial shortfalls.

The primary question addressed by the study is as follows:

- How do the different approaches to eviction prevention in Canada compare to each other in terms of costs and effectiveness, and how do the costs of these different approaches compare to the costs of eviction?

This overall research question is comprised of a series of sub-questions addressed by the study:

- What are the direct, quantifiable costs and non-quantifiable costs of eviction facing tenants, landlords, and social services agencies?
- What are the costs associated with preventing evictions?

¹ The term “absolute homelessness” refers to emergency shelter usage or street homelessness, rather than forms of “relative homelessness,” which include living temporarily with friends, relatives or strangers, or living in unsafe or inadequate housing. This study generally explored the linkages between eviction and absolute homelessness.

- What are the factors of success and failure associated with effective or ineffective eviction prevention initiatives?
- Are the various eviction prevention initiatives accomplishing what they set out to do?
- Can eviction prevention initiatives be compared to each other?

Several other relevant questions arose during the course of this study but are outside its scope. These questions are identified in Section 7 as *Recommendations for Further Investigation*.

1.3 Study Methodology

Methods of data collection included a review of Canadian and international literature; telephone interviews with key informants; interviews with eviction prevention agencies, private and social housing landlords; tenant interviews and focus groups; compilation of an inventory of eviction prevention initiatives; in-depth review of four agencies delivering eviction prevention services; and a comparison of eviction prevention initiatives.

i. Review of Canadian and international literature

The literature review was used to identify different types of eviction prevention initiatives, to identify indicators of effectiveness used to measure the performance of preventive initiatives including definition of costs, and to identify innovations in eviction prevention. The literature reviewed addressed tenant eviction prevention in both private and social housing contexts; the emphasis was not on homelessness and its prevention. The document search was limited to post-1998 publications from Canada, the United States, the United Kingdom, France and Australia (see Annex 2 for a bibliography).

The literature review was complemented by the collection of more detailed information about existing practices in eviction prevention in the four Canadian cities of Montreal, Ottawa, Toronto and Vancouver. Supplementary information was collected from agencies in the Ontario municipalities of Peel, Hamilton, Waterloo and Sudbury, and from Victoria, British Columbia. This information was collected through a combination of telephone interviews, eviction prevention project information, and a review of ‘grey literature’ – unpublished or informally published documents relating to Canadian eviction prevention initiatives. These documents were generally authored by eviction prevention program providers or funders, and included annual reports, monitoring data, internal or informal evaluation reports, and reports to funding agencies.

ii. Telephone interviews with key informants

Contact was made in eleven Canadian cities with 41 individuals with good knowledge of tenant-landlord relations, and who were affiliated with landlords, municipal housing agencies, social services agencies and tenants organizations (see Annex 3). These key informants identified a broad range of individuals who were interviewed during a subsequent phase of the study. The

contacts provided by key informants were supplemented by contacts identified through the literature review.

A specific effort was made to identify contacts for more structured interviews in the four urban centres of Montreal, Ottawa, Toronto and Vancouver. Additional contacts were made in eight other Canadian cities in order to allow for the possibility of conducting interviews in relation to initiatives taking place outside of the four aforementioned major urban centres.

iii. Interviews with eviction prevention agencies, and private and social housing landlords

Information from the literature review and key informant interviews was used to prepare a series of survey instruments. Separate questionnaires were designed for: agencies delivering eviction prevention initiatives; private and social housing landlords; and tenants. Landlord and eviction prevention agency questionnaires are included as Annex 4.

A total of 26 interviews were conducted with 16 eviction prevention agencies and ten private and social housing landlords. Respondents were predominantly selected from the four urban centres of Montreal, Ottawa, Toronto and Vancouver. However, the survey sample included one eviction prevention agency from the city of Hamilton.

iv. Tenant interviews and focus groups

The survey research also incorporated facilitated focus group discussions and the administration of a written questionnaire involving a total of 32 respondents with a history of eviction. The respondents represented various characteristics:

- private rental tenants and social housing tenants
- individuals and families
- currently homeless and currently housed

The respondents included 13 women and 19 men. Nine of the 32 respondents described themselves as being part of a family unit, including four couples and five lone parent families. The remaining 23 participants described themselves as “single”. Fourteen of the 32 respondents identified their housing situation as “homeless”. The remaining 18 participants identified themselves as “housed”. The sample of respondents reflects a higher-than-average proportion of single individuals who were living in emergency shelters, and a lower-than-average proportion of families who were living in shelters. This can be attributed to a high rate of response to advertisements placed with community agencies active in housing and social services. A summary report of tenant interviews and focus groups is included as Annex 5.

v. Inventory of eviction prevention initiatives

The literature review, interviews with key informants, interviews with staff of eviction prevention agencies and the grey literature reviews were used to prepare a series of short profiles of 32 Canadian initiatives. Based on the literature review, these initiatives were structured into five categories:

- information and advice
- conflict resolution and mediation
- legal representation
- emergency financial assistance
- third party financial management

Most of the initiatives studied were located in Montreal, Ottawa, Toronto, or Vancouver. However, programs in Peel, Hamilton, Waterloo, Sudbury, and Victoria were also reviewed. For ease of reference, the initiatives are described in more detail and presented as an inventory in Annex 1.

It is important to note that a wide diversity of preventive initiatives is excluded from the study. The broadest excluded category includes programs that aim to prevent the eviction of homeowners due to mortgage arrears. Other interventions excluded from this study include those not dealing directly with the issue of rent arrears; those which support the relocation of households as a result of an eviction; or programs offering supportive services for tenant households at high risk of eviction.

vi. In-depth review of four eviction prevention agencies

The study examined in further detail four agencies offering eviction prevention services:

- The Advocacy Centre for Tenants Ontario (Toronto)
- Neighbourhood Information Post (Toronto)
- The Salvation Army (Ottawa)
- The Pinecrest-Queensway Health and Community Services (Ottawa)

These four agencies were selected because of the range of services represented and the availability of program information and evaluation reports relating to costs and effectiveness.

The Advocacy Centre for Tenants Ontario operates the Tenant Duty Counsel Program. This program provides free legal advice and assistance to low-income tenants who have hearings at the Ontario Rental Housing Tribunal.

Neighbourhood Information Post operates a Rent Bank and Trusteeship Program. The Rent Bank provides emergency financial assistance to families with children who are in rent arrears and are at risk of being evicted. Services are delivered to tenants through a network of Housing Help Centres. The Trusteeship Program helps low income households in Toronto manage their funds to ensure the rent is paid to the landlord on time each month.

Ottawa's Salvation Army operates the 'HomeSafe' Rent Bank and 'MoneyWise' Trusteeship programs. "HomeSafe" is a service designed to keep Ottawa-based families and individuals in appropriate housing by providing them with financial assistance to enable the payment of rent and/or utility arrears. Financial assistance typically takes the form of a repayable loan. MoneyWise serves recipients of social benefits, pensions and/or wages in managing their money in order to decrease the risk of homelessness. These two services were amalgamated in January 2004, and are now considered to be two components of a single program.

Pinecrest-Queensway Health and Community Services coordinates the Housing Loss Prevention Network. This program aims to decrease the rate of eviction and, subsequently, the demand for emergency shelter beds in the city of Ottawa. The program relies on a network of housing loss prevention workers based at six community agencies located throughout the city of Ottawa. Workers provide support, mediation with landlords, counselling, and advocacy to tenants facing, or at risk of, eviction.

vii. Comparing eviction prevention initiatives

An important component of the study is to compare eviction prevention initiatives. This comparison relies on program characteristics related to cost and effectiveness. Budget information was collected and tabulated to enable a comparison of program costs per client served. The costs of delivering eviction prevention initiatives were then categorized on the basis of per-capita program cost.

The effectiveness of eviction prevention initiatives was assessed on the basis of several criteria. These include the number of clients served (program reach); the characteristics of service users (targeting of at-risk tenants); and the program impact (in terms of housing stability) for clients participating in the program.

1.4 Structure of the Report

The report is divided into seven sections. The introductory section is followed by a presentation of the results of a literature review (section 2). Section 3 provides an overview of a range of eviction prevention initiatives being delivered in Canada and draws on the information contained in the inventory of 32 initiatives prepared for this study (Annex 1).

Sections 4 and 5 present results of the survey of tenants, landlords and eviction prevention agencies; these sections focus on the costs of eviction, the costs of prevention, and the factors of success involved in achieving desired eviction prevention outcomes.

Section 6 provides a more in-depth analysis of six eviction prevention initiatives delivered by four agencies located in Toronto and Ottawa. This analysis includes a comparison of the costs and effectiveness of each initiative.

Section 7 concludes the report by responding to the questions posed in section one. This final section also recommends directions for further research.

SECTION 2. FRAMING THE DISCUSSION: LITERATURE REVIEW FINDINGS

2.1 Understanding the Concept of Tenant Eviction

2.1.1 The Study's Working Definition of Eviction

The term “tenant eviction” refers to the process whereby tenants are required to give up their home when landlords seek possession of occupied rental units. For the purposes of this study, the process of tenant eviction is assumed to begin when a) a renter household has either experienced a significant economic change which threatens to cause it to fall into arrears on its rental payment, and/or b) a renter household has been served a formal or informal notice of eviction. The full eviction process, resulting in the voluntary or forced departure of the renter household from a rental unit, can last from a few days to several months.

Lapointe (1998) describes three broad categories of evictions:

- (a) Economic evictions occur where arrears are present, or, in the absence of arrears, where the unit is no longer affordable because of a loss of income and/or sudden increase in rent.
- (b) Behavioural evictions which occur where tenants' behaviour is such that they are interfering with the enjoyment of others who reside in the building or, where tenants are causing damage to the unit, or, where tenants are engaged in an illegal activity.
- (c) Other types of evictions, generally referred to as no-fault evictions, include situations where the landlord wants to use the unit for his/her use or for a member of his/her family's use, or, where the landlord wants to demolish the dwelling, convert it to a condominium, and/or undertake major renovations.

Evictions may take place formally through a legal, documented procedure, or through informal, verbal processes. The latter includes situations where tenants in the midst of an eviction process resolve the dispute by leaving their housing voluntarily before a formal order to evict has taken place, and situations where tenants are caused to leave their housing without any formal procedure. Evictions taking place outside of the legal system are the most difficult to monitor on a statistical basis. However, even basic statistics on formal applications for eviction are not readily available.

Further complicating the issue is that in many cases, the initiation of a process to evict does not conclude with an actual eviction. A 2004 report on evictions in the city of Toronto by Lapointe Consulting found that a majority of tenants receiving eviction orders from the Ontario Rental Housing Tribunal remained in their units for an extended period of time. Based on a survey of private landlords, the Lapointe Consulting study estimated that as many as two-thirds of tenants receiving eviction orders from the Ontario Rental Housing Tribunal remain in their units.

As a result, while total numbers of landlord applications for eviction and eviction orders are understood, the actual number of evicted households remains unknown. Nevertheless, the available numbers serve as a useful indicator of the prevalence of evictions: In Toronto, 500 applications for an order to evict were filed each week in 2000 (CERA, 2000). In 2001, an average of 90 applications for an order to evict were filed each week in the city of Ottawa. A 2001 report on eviction in Ottawa indicated that of 4,943 households who faced eviction, 3,118 households or 63 percent were actually ordered evicted.²

2.1.2 The Context for Evictions

While reliable statistics were not available for Quebec or British Columbia (BC), numbers from Ontario show a 10 percent rise in the number of eviction applications in Toronto over the five year period 1998-2002 (Lapointe Consulting, 2004). One available indicator from the Quebec Rental Board shows a steady and substantial increase in the number of cases involving landlords' recovery of rental units from their occupants. While these represented only two to six percent of the province's overall number of cases involving non-payment of rent, recovery of units by Quebec landlords rose nearly four-fold over a five-year period, from 561 recoveries in 1998/1999 to 2,199 in 2003/2004.³

Reports describing housing markets in several Canadian municipalities point to a number of factors contributing to increased evictions. These include rising rents, low vacancy rates, very limited new construction of rental housing, falling incomes among modest-income families and individuals, and limited access to social housing. Combined with low vacancy rates, these factors have created conditions for an increased number of evictions in many Canadian cities (Brown et al, 2000; City of Toronto; 2003; FCM, 2004; Laplante et al, 1999; Mahoney, 2001; RMOC, 2000; SPARC, 2003.)

The growing incidence of eviction is also the result of changes to tenant-landlord legislation and regulations in the provinces of Ontario and BC (RMOC, 2000). For example, the removal of rent control in Ontario and changes to the 1998 Tenant Protection Act (TPA) contributed to a 31 percent increase in average Toronto rents from 1997 to 2002. During the same period, average wages increased by only 11 percent (The City of Toronto, 2003a).

Lack of access to information and budget cuts to the provincial systems of legal aid have further constrained the ability of tenants to challenge eviction notices (SPARC, 2003). As such, tenants facing eviction tend not to dispute these applications. Seventy percent of tenants facing eviction in Ottawa did not dispute their case in 2001 (CERA, 2002). This was similar to numbers in

² CERA. 2001. *Outcome data from the Ontario Rental Housing Tribunal for the City of Ottawa*. Ottawa Homelessness ListServ email correspondence August 23, 2002.

³ Régie de Logement du Québec. Annual Reports, 2000/2001 to 2003/2004, available at http://www.rdl.gouv.qc.ca/en/1_0/1_6.asp?path=0

Toronto, where, according to Lapointe Consulting, approximately 73 percent of 2002 eviction orders were not disputed by tenants (2004).

The failure to dispute notices of eviction is associated with a higher incidence of successful orders of eviction (Gunn, 1995). In Ottawa, 43 percent of tenants who disputed their landlord's applications in 2001 were ordered evicted, while 71 percent not disputing their landlord's application were ordered evicted (CERA, 2000). The situation in Toronto was similar. The 2004 Lapointe Consulting study indicates that in 2002, evictions were ordered in 42 percent of the cases where tenants disputed the landlord's application, but in 62 percent of cases in the absence of a dispute.

The vast majority of evictions are consistently found to be economic in nature, involving some form of non-payment of rent. This appears to be true both in Canada and internationally (Gunn, 1995; Coalition for the Homeless, n.d.). For example, 76.5 percent of applications for eviction in Toronto in 2003 were for non-payment of rent (City of Toronto, 2003; CERA, 2000).

2.1.3 Eviction in a Social Housing Context

The international and Canadian literature makes it clear that evictions – including economic evictions – are very much a feature of the social housing sector (DTLR, 2002). For example, Canada's largest social housing landlord - the Toronto Community Housing Corporation (TCHC) – is seeking ways to reduce the financial impact associated with the direct cost of pursuing evictions of its tenants (City of Toronto, 2003).

In Ontario, most of the legislative provisions for evicting tenants in private sector and social housing are the same, though there are some differences with respect to the grounds for eviction. For example, concerns have been raised regarding the neglect of due process for tenants under the Social Housing Reform Act (SHRA) Under the SHRA, low income tenants who pay rent based on a percentage of their income can have their rent subsidies withdrawn by the social housing landlord, resulting in a significant rent increase and often an economic eviction. Tenant advocates have reacted to the limited ability to appeal the decision by social housing providers to withdraw tenant subsidies (Wingard, 2003; Kingston Tenants Association, 2003).

While the process of eviction is generally the same, evictions in a social housing context do differ from the private rental context in several ways. First, there is demonstrated evidence of efforts on the part of social housing landlords at putting in place mechanisms for improved tenant-landlord communication. Several social housing providers have established policies and programs to minimize their reliance on eviction as a solution to landlord-tenant problems: the Hamilton Housing Corporation's - ROOFS Program (profile #1), and the Toronto's Community Housing Corporation's development of protocols for dealing with potential evictions (TCHC, 2003) are two such examples. The TCHC policy strives to balance the needs and responsibilities of tenants facing economic difficulties. The stated purpose of the policy is to evict as few tenants

as possible for not paying rent by putting in place various strategies such as early intervention, tenant education, communication, and individual payment plans.

Second, social housing landlords can often rely on rent-geared-to-income (RGI) subsidies in order to address shortfalls in income. In Montreal, RGI subsidies can generally be adjusted retroactively within a month when a tenant's income falls.⁴ However, this ability is limited by the size of the total subsidy available to a social housing landlord. In BC, RGI adjustments vary depending on the type of housing and the program under which it was built.

2.2 Preventing Evictions

2.2.1 Defining a Preventable Eviction

Several studies indicate that a significant proportion of economic evictions involve relatively small arrears and are the result of unexpected and temporary interruptions in income (City of Toronto, 1998; CERA, 2001; CERA 2002a). In addition, a significant proportion of evictions take place without an adequate or informed response by the tenant. For example, the 2004 Lapointe Consulting eviction study found that approximately 7.5 percent of tenants move out after receiving a Notice of Termination (a document which tells tenants there is a problem such as arrears of rent), but before their landlord has applied to the Tribunal for an eviction order. The Lapointe Consulting study notes that some of the landlords surveyed thought that tenants had misunderstood the Notice of Termination and that the tenants thought that they had to leave at that time.

Several types of evictions that are preventable include:

- A simple misunderstanding between tenant and landlord that could have been addressed at the time of the eviction notice;
- The presence of cultural or linguistic barriers to communication between tenant and landlord, where conflicts are resolved through the evictions process;
- Regular late payments caused by a work pay day falling a few days after rent is due;
- Sudden, but temporary financial emergencies associated with job layoffs, delays in contract payments, failure to receive child support payments, or welfare cheques that do not arrive in time;
- Unexpected departure of a roommate or partner/spouse; and,
- Unexpected one-time expenditures associated with illness of the tenant or the tenant's children.

Providing access to emergency funds, equipping a tenant with the ability to respond effectively to a notice of eviction; or mediating a settlement between tenant and landlord can be effective

⁴ Telephone interview with John Johnson, Office municipal d'habitation de Montréal. February 25, 2004.

responses in these instances. In contrast, eviction prevention can be an ineffective response in the case of a long-term gap between household income and rent. However, it may serve to prevent a housing crisis situation by ‘buying time’ for a tenant and/or support service that is attempting to make alternative housing arrangements.

However, even where an eviction is preventable, many tenants do not seek any form of assistance when faced with the threat of eviction. Lapointe Consulting’s 2004 study of Toronto evictions suggests that relatively few tenants take steps to seek external assistance in responding to a potential eviction. A total of 41 percent of tenants did not contact anyone else about the notice of eviction. Twenty percent contacted the Rental Housing Tribunal, 13 percent contacted community legal clinics, and 11 percent contacted friends. Only three percent secured funds to repay arrears through either the Toronto Rent Bank (profile #25) or Toronto Shelter Fund for social assistance recipients (profile #26).

2.2.2 Categories of Eviction Prevention

A number of well-documented initiatives have been put in place in Canada and internationally to ensure that preventable evictions do not result in the removal of a tenant household from its rental unit. It is possible to identify a number of categories within which eviction prevention initiatives generally fall; these categories reflect a hierarchy of progressively more direct and immediate interventions, and provided the basis for the classification of the 32 eviction prevention initiatives surveyed in this study. Annex 1 presents these initiatives by category as an inventory, which provides a brief overview of each in terms of objective, funding, location, clients served, duration, and measures of success.

Category 1: Information & Advice

This category includes services to tenants or landlords that provide a range of information and advice on rental housing issues and legal rights. Initiatives include tenant hot-lines or websites, and front-line staff or volunteers who can offer information or advice. Legal aid services (but not legal representation services) are included in this category.

The general purpose of these initiatives is to better inform tenants and landlords of their rights and obligations in order to ensure the fair and efficient implementation of Tenant-Landlord regulations.

Category 2: Conflict Resolution & Mediation

Initiatives falling under this category share in common the approach of bringing together tenant and landlords through the intervention of a third-party. The initiatives vary as to the extent to which the any agreement, if achieved, is legally-binding.

Conflict resolution and mediation services oriented specifically towards tenant-landlord disputes are less common than initiatives falling under the first category. Rather than being offered as a formal, stand-alone, program, this service is often made available on an informal basis as part of a broader program.

Category 3 Legal Representation

This category includes any service to tenants involving legal representation at rental tribunal hearings. The positive impact of legal representation on eviction hearing outcomes is cited by several authors, including Gunn (1995) and the City of New York (2003) in its report on Family Homelessness Prevention. In Canada, community action plans in Vancouver (SPARC, 2003) and Toronto (Golden, 1999) call for greater legal representation for tenants facing eviction.

Category 4: Emergency Financial assistance

The fourth category involves providing emergency financial assistance to tenants who are in arrears and facing eviction. The two broad types of initiatives falling under this category include rent banks and emergency grants.

Category 5: Third Party Financial Management

The final category included in this study involves the assumption of direct control of a tenant's finances by a third party in order to ensure timely and full payment of rent to a landlord. This system is known variously as trusteeship or representative payeeship, and is typically offered in the context of mental health and substance use treatment services. A system of trusteeship may be accompanied by complementary financial counselling and banking services such as cashing of cheques. One Ottawa study addresses the question of trusteeship in detail (Bergeron et al. 2000).

2.2.3 International Examples of Eviction Prevention Initiatives

The review of international initiatives aimed at preventing evictions focused on examples from four countries: The United States, the United Kingdom, France and Australia. Web searches produced useful portrayals of eviction prevention systems in each of these countries. While there is considerable information on the types of eviction prevention initiatives which exist internationally, there is a lack of empirical evaluative information. Available information tends to simply describe the programs, the types of clients served, and the intended outcomes.

i. United States

The literature on the prevention of tenant evictions in the United States suggests a diverse and well-established set of initiatives at the national, state and local levels. There are many examples to choose from, representing all five categories addressed by this study.

At the Federal level, the Department of Housing and Urban Development (HUD)'s program of Emergency Shelter Grants (ESG) has included a prevention component since 1989. This component provides financial support to States in the following areas:

- short-term financial assistance for rent, mortgage, security deposit or utility payments
- tenant-landlord mediation
- legal services to prevent eviction

Another national program in support of eviction prevention is run by the Coalition for the Homeless. The Coalition's Rental Assistance Program provides rent subsidies for up to two years.

There are numerous examples of eviction prevention initiatives at the local level. One of the earliest examples cited by the literature is the Connecticut Eviction Prevention program, a rent bank established in 1989. The program provides payments for the lesser of 2 months of back rent or \$1200 to families on welfare who are threatened with eviction for non-payment of rent. The rent bank component is preceded by tenant-landlord mediation (Cited in Laplante, 1999).

An example of an initiative not commonly found in Canadian cities is community-based tenant-landlord mediation. Examples of these services were evident in several cities; examples include the City of Portland, Oregon's Neighborhood Mediation Program, and the City of Campbell, California's Rent Mediation Program and Rental Increase Dispute Resolution Ordinance⁵.

ii. United Kingdom

The issue of economic evictions and calls for their prevention are well documented in two recent national reports on the subject of housing and homelessness (DTLR, 2002; Neuberger, 2003).

The UK rental sector is characterized by a strong reliance on shelter allowances in the form of Housing Benefits (HBs), provided to lower-income households in both private rental and social housing sectors. Many economic evictions in the UK are associated with problems with the system of Housing Benefits, including delays in HB payments, and a slow response to changing financial circumstances of low-income households (Neuberger, 2003).

⁵ See <http://www.resolutionsnorthwest.org/pg31.cfm> for Portland; and <http://www.ci.campbell.ca.us/cityservices/buildingdept/rentMediation.htm> for Campbell.

In the social housing sector, council housing or housing association landlords are also able to rely on a formalized system of trusteeship. Landlords can ask for an amount to be taken out of tenant Housing Benefits each week towards paying back the arrears of tenants on income support or employment benefits. Weaver (2003) notes that changes to rent arrears recovery in the social housing sector are being planned with the intention of reducing the reliance on evictions by social housing landlords.

Tenants in the private rental sector can make use of a system of discretionary housing payments (DHPs). Tenants already receiving HBs lower than the rent being paid can apply for extra payments provided by local councils to make up the shortfall. DHPs may be paid as a one-time payment to meet a specific need, or, for an ongoing period not to exceed 52 weeks. Tenants and landlords can also turn to a network of advice centres to assist in negotiations regarding repayment of rent arrears.

While informal types of mediation appear to be available throughout the UK, there is also a move to establish a formal 'National Arrears Mediation' program, to focus on the issue of rental arrears (Neuberger, 2003).

Finally, the UK example contains an important difference between social and private rental housing with respect to the potential outcome of eviction. In the UK, tenants evicted from social housing may be informally barred from re-entry into the social housing system. A range of methods of excluding or suspending some applicants from social housing registries are currently used by social landlords, including the refusal of access, or the removal of an applicant from a waiting list (Weaver, 2003; Neuberger, 2003). This action forces tenants to seek private rental accommodation, effectively narrowing their housing choices and the likelihood of securing more affordable or suitable accommodation.

iii. France

The French government has put in a place a complex set of systems intended to minimize the reliance on evictions as a means of addressing non-payment of rent.⁶ Compared to the other international jurisdictions, the eviction of tenants in France appears to be difficult to achieve. Judges are able to delay or prevent evictions in cases where relocation is deemed to be difficult, with an outright ban on evictions between the months of November and March.

At the same time, there are a substantial number of well-established mechanisms through which tenants can address their rental arrears, and landlords to collect rent as an alternative to relying on eviction. These are described by Desrosiers (2003). In addition to legal protection, tenants have access to mediation services, support for payment rescheduling plans, and emergency loans and grants for arrears, which are paid directly to landlords. For their part, landlords can seek direct payment from a government agency after two consecutive months of partial or non-

⁶ See <http://www.logement.equipement.gouv.fr/>

payment of rent, and make use of supports in place to enable tenants and landlords to enter into legally-binding repayment agreements. Landlords can also seek court intervention to seize tenant assets or income in order to recover rent arrears. In addition, there exists an established system of rent default insurance.

One national program, “le fonds de solidarité logement” (Housing Solidarity Fund), provides an integrated series of initiatives aimed at preventing housing loss.⁷ The Housing Solidarity Fund has 3 objectives:

- Provide emergency loans or grants to tenants in rent arrears’;
- Guarantee rent payments directly to landlords, assistance with start-up costs and moving costs, and deposit of first and last month’s rent; and,
- Fund a continuum of supportive services related to housing.

The Fund was enabled by means of national legislation passed in 1990 which aimed to ensure access to adequate housing by the country’s most vulnerable households. The Fund is administered at the departmental level throughout France⁸, and is funded jointly by the State, departments, municipalities, housing management organizations and financial institutions active in the housing sector.

iv. Australia

While the literature review did not extend to an analysis of tenant-landlord relations in Australia, there is evidence of a system of insurance for residential landlords that covers rent default by a tenant.⁹ The insurance system covers situations where a tenant abandons a building before the end of the tenancy period; stops paying rent owed; or is legally evicted from a building. The insurance will pay the weekly rent, to a maximum of AUS\$3,000. The insurance also pays for legal costs to recover rental arrears, up to a maximum of AUS\$2,000.

Rent default insurance is a way of encouraging landlords to rent to tenants who are otherwise deemed to pose a high risk of default, and is also a way of incorporating eviction prevention to reduce the risk of default among those groups. Such insurance may encourage landlords to rent affordable units to members of disadvantaged groups by removing what is generally considered to be the ‘business rationale’ for avoiding such tenants.

⁷ <http://www.cg34.fr/solidarite/habitat/fonds/fonds.html>; <http://midipy.sante.gouv.fr/cohesoc/log/fsl/>

⁸ France is divided into 21 regions, which are, in turn, subdivided into a total of 96 departments, a type of regional municipal government with broad responsibilities which include social policy and programs.

⁹ See <http://www.manageaustralia.com.au>

2.3 The Costs of Eviction and Eviction Prevention

The literature review and key informant interviews identified a range of cost categories relating to tenants, landlords and social services agencies. In some cases, the literature offers rough estimates of actual costs. However, as discussed in subsequent sections of the report, the literature fails to clearly quantify these costs. In addition, there is very limited information on the costs of preventing eviction.

2.3.1 Costs to Tenants

While specific numbers are more difficult to determine, the range of the types of potential direct and indirect costs of eviction to tenants are well documented (Shinn, 2001; Gunn, 1995; CERA, 2000). The following are eviction-related categories of direct costs to tenants:

- Loss of security deposit and/or first and last month's rent;
- Loss of belongings;
- Out-of-pocket moving expenses;
- Higher rents following relocation, especially in the case of temporary accommodation; and,
- Higher transportation costs depending on location of new accommodation.

The 2004 Lapointe Consulting study touches upon the direct costs and impacts of eviction; however, costs to tenants were not specifically quantified. The study pointed to financial costs such as securing a new rent deposit, moving costs, storing possessions, and the costs of utility hookups. Non-quantifiable costs included a wide range of emotional impacts resulting from eviction: stress, strained relationships, short term job loss, and stress on children moving to new schools. Other common examples are worsened housing conditions, health problems, loss of social networks, and difficulty in maintaining jobs. In some cases, eviction triggered relapse among tenants facing substance abuse problems.

2.3.2 Costs to Private and Social Housing Landlords

The literature identifies several cost categories facing landlords who evict tenants. Ontario's Fair Rental Policy Organization (FRPO) has estimated the median out-of-pocket-costs to Ontario landlords for tenants who were ultimately evicted at \$2,547 (FRPO, 2003). Cost components include arrears owing for tenants ultimately evicted, agent fees, application fees, sheriff's fees, and the costs of locksmiths, parking, transportation, painting and cleaning. Other costs associated directly with initiating and pursuing an application for eviction include the amount of unpaid rent lost during the eviction process, and foregone rent while the property is vacant.

Based on a survey of 30 private landlords in the city of Toronto, the 2004 Lapointe Consulting study found that the average cost of an eviction to a private landlord was \$3,000. The average of

all arrears owing when tenants were evicted was \$1,890 of which landlords reported being able to recover only a small proportion (21 percent).

A 2003 study prepared for CMHC by Francois Desrosiers found that landlords sustain substantial losses due to non-payment of rent. The rental market in Quebec is made up largely of small landlords renting to tenants with limited financial means. As a result, landlord incomes are relatively modest and sensitive to revenue losses or interruptions. Desrosiers found that the economic impact of the non-payment of rent is composed of both direct and indirect costs. Direct costs refer to the sum of unpaid rent claimed by the landlord. Indirect costs are derived from the loss of interest income on unpaid rent, and the loss of rental income caused by a delay in re-renting the dwellings. These delays are caused by attempts to recover arrears or by lease termination proceedings before a rental housing board. According to Desrosiers, the median eviction-associated loss of income claimed by landlords at rental housing board hearings was \$1,199, representing the equivalent of three months' rent. This amount was derived from a sample of 500 rental board decisions taken between 1998 and 2000 in relation to cases in the city of Montreal. These claims, however, represent only a portion of the losses incurred annually by landlords. According to a survey conducted by Léger & Léger in 2000, 60 percent of landlords confronted with bad payers decide not to undertake proceedings.

The literature suggests that the costs facing social housing landlords are lower than those facing private landlords. For example, estimates of the costs of eviction from Toronto's Community Housing Corporation suggested a median cost of \$772 per eviction.¹⁰ Unlike the FPRO estimates, this number excludes the cost of unpaid arrears.

2.3.3 Costs to Human & Social Services System

In eviction literature, the most commonly cited cost imposed on the social services system is that of sheltering an individual or family in an emergency shelter. Numerous reports and studies from the UK, US and Canada establish an explicit link between eviction and emergency shelter usage.¹¹ According to Howenstine (1994), roughly half the new homeless in the United States consist of low-income households whose rent paying ability has been suddenly impaired because of unemployment or other personal misfortune, and who, as a result, have been evicted. Similarly, the City of Toronto (1998) and City of Ottawa (2002) reported increased evictions as being at least partly responsible for a rise in homelessness. In Farrell (2000), in-person interviews were conducted with 230 homeless persons in the Ottawa-Carleton region. The study found that 43 percent of these persons reported having been evicted, including 38 percent of all single adults and 41 percent of adults in family shelters.

¹⁰ In 2002, TCHC reported a total of 272 evictions and estimated annual eviction costs of \$210,000 (City of Toronto, 2003).

¹¹ For the UK, see DTLR, 2002 More than a Roof; Single Homelessness; and Shelter, 2003 - Housekeeping: Eviction for rent arrears as an important cause of homelessness in England and Wales.

The Regional Municipality of Ottawa Carleton Community Action Plan (2000) identifies evictions as a key factor in the causal chain leading to absolute homelessness, with 20 percent of families who were using the Region’s family shelters reporting eviction as the reason for needing to use the shelters. A study from BC (Eberle et al, 2001) found that 17 percent of surveyed shelter residents cited eviction as the reason for admission into the shelter. This BC study quantified per-capita costs of a wide range of publicly-funded services associated with homelessness. These services are summarized in the following table:

Figure 1: List of Per-Capita costs quantified by Eberle

Service Area	Description
Social Services	<ul style="list-style-type: none"> • Increased use of emergency shelter system • Social Assistance • Provincial addiction treatment • Family and child protection services
Health care services	<ul style="list-style-type: none"> • Hospitals # days • Emergency # visits • Clinics # visits • Ambulance # trips • Medical Services Plan # services • Pharmacare # prescriptions • Mental Health Services # services • Fire department Emergency response # visits
Criminal justice services	<ul style="list-style-type: none"> • Correctional Institution # days • Community Supervision # days • Police —arrests # • Police —charges #

As a result of this link between eviction and shelter use, the human and financial costs associated with eviction-induced homelessness are understood to far exceed the costs of eviction prevention, and therefore provide an important justification for investment in these programs. One organization that emphasizes the centrality of this link is the Chicago Coalition for the Homeless, which promotes the success of a state-wide Homeless Prevention Fund in the following terms:

*The Family Homelessness Prevention Program, established in May of 1999, has thus far prevented over 13,500 Illinois families from becoming homeless... The Homeless Prevention fund spends an average of \$450 to prevent a family from becoming homeless. The Illinois Department of Human services spends an average of \$3,400 to shelter a family of three for two months in a state-funded shelter. On average, families remain homeless for at least eight months.*¹²

¹² See: Chicago Coalition for the Homeless. Illinois Family Homelessness Prevention Program. Available: http://www.ittakesahome.org/hb_2198.html

Similarly, CERA has estimated that their early intervention project cost approximately \$100 for every eviction that was prevented. This was compared to the per-diem cost of relying on an emergency shelter, which was in excess of \$40. The City of Hamilton's Homelessness Action Plan is also explicit about this link: "Without significant supports for housing stability all supportive services and shelters will be forced to deal with greater and greater stress on resources due to larger numbers of persons experiencing absolute homelessness" (Brown, 2000).

2.3.4 The Cost of Preventing Eviction

As discussed in section 6, accounting for the full cost of eviction prevention is a complex task. Program budget details are typically unclear because of the tendency to exclude administrative costs (as suggested by Shinn, 2001); the difficulty in separating an eviction prevention component from a broader support program; and a general lack of specific information.

A better understanding of the full costs of eviction prevention requires not only calculating the overall level of funding, but administrative/overhead costs as well. Identifying the average investment per client or per successful outcome would also be helpful for comparative purposes. Shinn (2001) has also emphasized the importance of determining not just whether a service was used, but for how long or for how many times.

2.4 Measuring the Effectiveness of Eviction Prevention

2.4.1 Desired Outcomes of Eviction Prevention Initiatives

Three intended outcomes of eviction prevention are most commonly cited in both the international and Canadian literature. (Laplante et al, 1999; SPARC, 2003; Shinn, 2001, HUD, 2004)

i. Increased housing stability of tenants

Housing stability is the most common primary outcome in measuring the effectiveness of an eviction prevention initiative. Housing stability reflects the emphasis on ensuring that eviction does not result in removal of the tenant from a unit, even if this removal is voluntary. This measure includes the immediate retention of housing, as well as measures of the length of retention.

An associated measure is the extent of increased neighbourhood stability, occurring where a neighbourhood is characterized by high incidence of evictions.

ii. Reduced reliance on publicly-funded social services

A second widely cited measure of the effectiveness of eviction prevention is the savings resulting from tenants not relying on a wide range of publicly-funded social services. As discussed later in this report, most notable among these is the decreased use of emergency shelters, an outcome often cited by proponents of eviction prevention. However, this report considers potential savings from a far broader range of publicly-funded social services due to the prevention of evictions. These include social assistance, child protection, health care and the criminal justice system.

Anecdotal evidence and assumptions which appear reasonable indicate that eviction prevention programs can reduce the costs of other support service programs. However, not enough quantifiable research has been done in Canada to provide more concrete figures of the actual 'cost savings' to other government programs due to eviction prevention programs.

iii. Rental affordability

The third common measure of effectiveness is the impact of eviction prevention on the overall supply of low-cost private sector rental housing. In principle, a reduced number of evictions from lower-cost rental units is understood to limit opportunities for rent increases in those units. This would be particularly true in times of low vacancy rates, where opportunities to raise rents are greatest. However, at least one author suggests that this opportunity cost to landlords is simply passed onto other tenants in the form of higher rents and/or reduced maintenance (Gunn, 1995).

2.4.2 Factors of Success in Preventing Evictions

The literature points to several factors of success in preventing evictions. Of note is the 2003 report of the New York City (NYC) Task Force studying the prevention of family homelessness:

i. Outreach

Outreach helps to overcome cultural and language barriers, particularly among new immigrants facing eviction. Marginalized and minority populations not accustomed to dealing with bureaucratic systems are also reached more effectively.

ii. Location of homeless prevention services

The 2003 NYC Study emphasized the importance of locating preventive services in neighborhoods where at-risk families live.

iii. Timing of interventions

Interventions are most effective when they take place early in the eviction process, preferably before the formal evictions process has been initiated. Once the formal process has begun, the players are often forced to move very quickly, leaving little time for positive outcomes from mediation or dispute resolution. Ontario's rental housing tribunal system provides as little as five days for tenants to respond to a notice of eviction.

iv. Tenant disputes of evictions

One demonstrated factor of success is the ability to increase the rate at which tenants dispute their evictions. In the Canadian context, the overwhelming majority of tenants simply fail to respond to notices of eviction. The result is a significantly higher rate of eviction than that occurring where tenants dispute eviction processes (CERA 2002; Lapointe Consulting, 2004). Legal representation associated with disputes further increase rates at which evictions are delayed or denied (Golden, 1999).

v. Cross-agency coordination

While the majority of evictions are due to non-payment of rent, households facing eviction are often dealing with other issues not directly related to financial limitations. A factor of success in this regard is the extent to which eviction prevention services offer additional referrals to other agencies (NYC, 2003).

vi. Systems approach to eviction prevention

Several reports point to the importance of combining more than one eviction prevention tool. For example, CERA emphasizes that early intervention is effective where key supports such as emergency grants and a rent bank are also present. The need for a rental housing emergency strategy is identified in the City of Hamilton's homelessness action plan (Brown, 2000), while the NYC 2003 Task Force recommends a variety and a targeting of homelessness prevention interventions.

vii. Administrative/procedural flexibility

Flexibility in the delivery of social assistance payments and the timely administration of RGI subsidies can both prevent eviction.

viii. Research and evaluation

Research, evaluation, monitoring, data collection and analysis are essential for designing effective prevention programs. As noted in the next section, the number and depth of monitoring and evaluation studies associated with eviction prevention is limited.

2.4.3 Concerns Regarding the Evaluation of Eviction Prevention Programs

As discussed in the previous section, preventing absolute homelessness is commonly cited as the rationale for supporting eviction prevention programs. By accepting the link between eviction and homelessness, a simple comparison of the costs of eviction prevention and the savings from reduced shelter usages makes for a compelling argument. However, there is some concern expressed in the literature that eviction prevention programs generally lack sufficient documentation to demonstrate that they actually prevent various forms of homelessness.

An important set of concerns related to the understanding of eviction and its prevention have been raised by Mary Beth Shinn. In a 2001 article entitled *The Prevention of Homelessness Revisited*, Shinn notes that eviction prevention programs tend to operate on unsubstantiated assumptions that the clients they serve have avoided absolute homelessness. This assumption is linked directly to significant cost savings on the part of governments and community agencies offering emergency shelter to homeless clients. Shinn sees this assumption as unlikely for all but a small minority of eviction prevention clients. Instead, evicted tenants more commonly move into other apartments, or live with friends or family members.

Shinn also raises a concern with respect to the lack of long term tracking of clients who receive assistance from eviction prevention initiatives. There is often no examination of whether an eviction was prevented for only one additional month, for six months or for a year.

Shinn's 2001 study raises a number of other criticisms of the lack of rigorous evaluation of eviction prevention programs, including:

- Many program “evaluations” only document clients served;
- Evaluations typically do not have control groups to show what happens to households facing eviction who have not had access to the eviction prevention service;
- Program evaluations rely on estimates of program costs that include only direct expenditure of program funds, rather than other administrative costs;
- Estimates of program impact do not take into account the proportion of users who end up homeless at a later point in time, or who would not have entered a shelter without program support; and,
- The tendency for programs not to target households at risk of homelessness. Conversely, programs often screen or “cream” applicants with a modest need and who are more likely to be successful.

Shinn also cautions against the effect of eviction prevention programs simply reallocating homelessness. For example if an eviction prevention program enables a client to secure social housing or a rent subsidy, this simply delays the ability of other households at risk of homelessness from securing subsidized housing. This outcome does not increase the total number of households assisted or successfully housed. In contrast, increased funding for subsidized housing is a very effective tool in expanding the opportunities for securing permanent housing for low income households. In addition, Shinn points to the very low numbers of former shelter users who returned to the shelter system after moving into subsidized housing.

While raising a number of concerns, Shinn does recognize that the programs can be of benefit to both the individuals served by the respective programs as well as of benefit to the community as a whole. Shinn emphasizes that eviction prevention programs must refine their claims by undergoing a more rigorous analysis to find out what their costs and benefits are and perhaps what type of clients are best served by what programs or supports.

Consistent with Shinn's finding for the United States, there are few rigorous evaluations of effectiveness and cost savings of eviction prevention initiatives in Canada. These evaluations tend to focus on individual initiatives rather than comparing effectiveness of different types of initiatives, and tend to rely on assumptions regarding the outcome of evictions, and the associated savings.

One attempt to compare the costs of eviction prevention to costs of evictions is contained in an evaluation of Toronto's Rent Bank (Lapointe, 2001). The report relied on a cost-benefit analysis simplified by applying the average estimated length of stay in a hostel by a family of four. (Lapointe, 2001). The study calculated that if rent bank assistance was not available and the result was that 25 percent of the rent bank clients instead would have ended up in Toronto's shelter system for an average 60 day stay, the net cost to the public purse would be \$64,557. The study also suggested a scenario where 30 percent of the rent bank clients would have ended up in shelters. In this case, the net costs to the City of Toronto would have been \$129,468 per year. Finally, if 50 percent of the rent bank clients would have ended up in the shelter system, the net cost to the City would have been \$389,114 per year.

As discussed earlier in this report, estimates of the percentage of shelter residents whose homelessness is due to eviction range from 20 percent to 40 percent. However, the 2004 Lapointe Consulting study's assumption that even 25 percent of the Rent Bank clients would have ended up in the local shelter system is questionable. While 30 percent of the tenants interviewed lived in shelters after their eviction, 71 of the 101 respondents in the Lapointe Consulting sample were recruited directly from shelters and social services agencies. Hence, it is very probable that the study's sampling procedure contributed to a higher-than-average percentage of respondents who reported lived in the shelter system after being evicted. It is difficult to quantify the proportion of evicted tenants who enter the shelter system, because

shelter residency may be a 'last resort' option, exercised only after all other options have been exhausted.

Furthermore, evidence from the Lapointe Consulting study suggests that a majority of tenants who face notices of eviction successfully avoid homelessness by managing to stay in their rental units (2004). According to the Lapointe Consulting report, Toronto area landlords generally use the eviction application process as a means to collect rent, rather than to force tenants out; Lapointe Consulting found that 68 percent of eviction orders issued by the Ontario Rental Housing Tribunal were resolved through an agreement between the landlord and tenant which allowed the tenant to remain in the unit. Only 32 percent of tenants actually ended up leaving the apartment. In many cases, evicted tenants were able to secure alternative accommodation, which in some cases was less expensive, though smaller or temporary.

In addition, the 2001 evaluation did not track the long term stability on clients assisted nor did the scope of the study allow for control groups to examine what happens to similar households facing evictions who did not receive assistance from the rent bank.

Thus, what is not known is the extent to which evictions result in homelessness and the costs associated with addressing homelessness. Also not known are the number and types of tenants at risk of homelessness due to eviction. Finally, it is extremely difficult to determine the extent to which these costs are private, or 'internalized' - borne by evicted households themselves, friends and family – with minimal reliance on publicly-funded services.

While it is clear that at least some evicted households do end up in the shelter system, there is a strong need for further detailed research in order to understand this link and the resulting costs and benefits of eviction prevention programs.

SECTION 3. OVERVIEW OF EVICTION PREVENTION IN CANADA

3.1 Provincial Jurisdictions Included in the Study

3.1.1 Eviction Prevention in Quebec: The City of Montreal

There are a number of factors affecting evictions and eviction prevention in the city of Montreal:

- The legal rules surrounding eviction are governed by the Régie du logement du Québec – the provincial rental board;
- Montreal has the highest proportion of tenants compared to other large Canadian cities, accounting for 71 percent of all households in 2001. This can be compared to 56 percent in Vancouver, under 50 in Toronto and under 40 percent in Ottawa;
- There is a very limited range of government-funded eviction prevention measures in place; and,
- With the exception of situations of domestic violence, there is an absence of emergency shelters for families facing eviction. Where safe and adequate shelter is not provided, children are separated from families by la Direction de la protection de la jeunesse (Youth Protection Services).

The housing situation in Montreal has undergone substantial change since 2000: worsening housing crisis caused by the increase of rents, rental housing shortages, the absence of new social housing construction, and an increase in evictions by landlords seeking to increase rents. The tightening of the rental market is further complicated by an annual rental housing cycle that culminates on July first, when the majority of the city's residential leases must be renewed.

In addition to this housing crisis, the municipal government context is also changing. In 2001, the government of Quebec proceeded to merge all municipalities of the island of Montreal and their administrations. More recently, several municipalities voted to reclaim their independent status, following June 2004 referenda on municipal demerging. The merger-demerger process represents a great challenge for municipal administrations such as the Office municipal d'habitation de Montreal (OMHM), which is responsible for all social housing for the City of Montreal. Since jurisdictions are changing, a tremendous amount of energy and resources have been concentrated on redefining jurisdictions and reforming institutions, rather than seeking to prevent eviction and its consequences.

A recent report provided by Francois Desrosiers (2003) presents a portrait of the situation in the province of Quebec. Every year, the Régie du logement deals with some 70,000 cases, the vast majority of which involve the non-payment of rents by tenants. For 20 years, the evolution of the

rental sector shows an increase in the number of requests for eviction, and longer delays in addressing these requests.

Desrosiers also suggests that a landlord must wait approximately three months before a decision to enforce recovery of rents, or an eviction, can be fully implemented. Based on 2001-2002 data, Desrosiers found that this three-month period consisted of 21 days between the initial notice provided to the tenant and a hearing; an average of 50 days from the time of the hearing to a decision by the rental board; and a final period of 30 days before an order to evict is carried out.

3.1.2 Eviction Prevention in Ontario: The Cities of Ottawa and Toronto

There are a number of factors influencing evictions and eviction preventions in Ottawa and Toronto:

- The provincial Tenant Protection Act, 1998 is administered by the Ontario Rental Housing Tribunal, and incorporates major changes to tenant-landlord legislation;
- Fewer than 50 percent all households in the city of Toronto are tenants, while fewer than 40 percent are tenants in Ottawa;
- Large Ontario cities like Ottawa and Toronto are unique in Canada because of the range of available eviction prevention services; and,
- Ontario is the only one of the three provinces included in the Study which has introduced province-wide funding for rent banks.

In March 2004, the Ontario government announced a provincial Rent Bank program to help low-income tenants with short-term rental arrears to remain in their homes. The province has committed \$10 million in one-time provincial grants to municipalities that currently operate, or wish to establish, a rent bank. This is a tenfold increase in the \$1 million of rent bank assistance which has been provided across Ontario in the previous few years. The province will allocate funds to 47 municipal service managers province-wide. Service managers may deliver the program directly or may flow funding to community agencies that operate local rent banks. The provincial requirements are that the rent bank funding can cover up to two months rental arrears and that assistance can be accessed no more than once every two years, unless the money has been loaned out and fully repaid. The provincial funding allows no more than 10 percent of program funding to be used for administration.

Another innovation in the early stages of examination is that of rent default insurance. The Centre for Equality Rights in Accommodation (CERA) has proposed one rent default insurance scheme to the City of Toronto. From CERA's perspective, this type of insurance is a way of encouraging landlords to rent to tenants who are otherwise deemed to pose a high risk of default, and to incorporate eviction prevention to reduce the risk of default among those groups (CERA, 2002a).

3.1.3 Eviction Prevention in British Columbia: The City of Vancouver

There are a number of factors influencing evictions and eviction prevention, which are unique to the city of Vancouver:

- Evictions are governed by the Residential Tenancy Office (RTO);
- The province has undergone recent (2002) tenant-landlord legislative reform;
- The city has a strong history of tenant advocacy and tenant rights legal education;
- More than half of the city's households are renters, 56 percent in 2001;
- Compared to other cities, there was sustained investment in rental housing during the 1990s; and,
- There have been recent substantial reductions in funding for a poverty law/advocacy program which has been in existence for 20 years.

Compared to Ontario, there are fewer eviction options in BC, and the eviction-related procedural framework is relatively legalistic and adversarial. Where a problem arises between landlord and tenant and is not resolved through direct contact between these two parties, the first available step is for each party to contact an information service. Typically, a landlord will call the landlord association to seek advice, while a tenant will contact a local advocacy service to seek advice. The problem may be resolved at this point directly by the tenant and landlord, following advice from the third party.

If the problem is not resolved directly between the tenant and landlord, a tenant advocate may intervene with the landlord on behalf of tenant. If this does not resolve the problem, then the tenant or landlord contacts an RTO Information Officer who then contacts the other party to the dispute. If the issue still remains unresolved, a landlord may deliver an eviction notice; the issue then proceeds to arbitration at the RTO. The tenant may apply to be represented by an advocate at the arbitration hearing.

3.2 A Review of Eviction Prevention Initiatives

A number of initiatives have been put in place in Canada in order to ensure that preventable evictions do not result in the removal of a tenant household from its rental unit. This section describes each of the five categories of eviction prevention and provides a general overview of characteristics of these initiatives based in five Canadian cities in three provinces. These findings are derived from the Inventory of Eviction Prevention Initiatives, included as Annex 1.

3.2.1 Categories of Prevention

Each of the 32 eviction prevention initiatives included in the profile related to at least one of the five categories identified during the literature review. Each initiative was placed within the category best reflecting its primary service orientation. However, as described below, these

categories are often not mutually exclusive, with several initiatives offering a range of services falling under more than one category.

Category 1: Information & advice

The most common type of program offered involved information and advice related to eviction. This included short-term support to avoid or delay immediate threat of evictions, or advice on longer-term issues. Services ranged from intensive face-to-face personal support, to one-time ‘hotline’ information and referral services. Individual agencies typically offered a range of different types of services. On the whole, initiatives falling into the category of information & advice appeared to serve large numbers of clients, such that the median per-client cost of providing service was very low, at approximately \$11.

General housing and eviction-related information and advice were offered by virtually all organizations, regardless of whether or not they also offered other services as well. Some agencies offered a phone-in information ‘hotline’, while others organized information sessions for groups of tenants, tenant support groups, or space where individuals could come and meet with volunteer housing, eviction, and legal experts. Much of the information revolved around tenant-landlord rights and responsibilities and eviction procedural issues, as well as referrals to other services.

Figure 2: Profiled ‘information and advice’ initiatives

Measure	City
1. ROOFS program	Hamilton
2. Legal Information Clinic	Montreal
3. Project Genesis	Montreal
4. POPIR Comité Logement	Montreal
5. Comité Logement Centre-Ville	Montreal
6. Arnold Bennett Tenant Hotline	Montreal
7. Early Intervention Eviction Prevention Program	Ottawa
8. Tenant Duty Counsels	Toronto
9. Tenant Hot Line	Toronto
10. Early Intervention Eviction Prevention Program	Toronto
11. Tenant Assistance Program	Vancouver
12. Tenant Rights Action Coalition (TRAC)	Vancouver

Two programs had an agreement with the Ontario Rental Housing Tribunal to receive weekly lists of tenants whose landlords had made an application to the application to evict them (profiles #8 and #9). These programs would then mail out information to tenants to let them know that they were in imminent risk of eviction, and to provide them with literature about their rights and local eviction prevention services. In this way, these programs actually performed outreach to engage in early intervention with individuals who may not otherwise have known they were at

risk of eviction. Social service providers were enthusiastic about the program. However, this early intervention service was halted in 2003 due to changes in privacy legislation that do not permit the Tribunal to release the necessary lists.

Category 2: Conflict resolution & mediation

Several agencies make direct contact with landlords to engage in mediation or advocacy. Direct intervention in tenant-landlord relations is typically offered in addition to other housing-related services. These programs provided more intensive service than information & advice programs, and therefore tended to have fewer clients. The median reported cost of this type of service tended to be fairly high, at approximately \$1,448 per client.

Figure 3: Profiled ‘conflict resolution and mediation’ initiatives

Measure	City
13. Housing Loss Prevention Network (HLPN)	Ottawa
14. Tenant-Landlord Mediation	Ottawa
15. Ontario Rental Housing Tribunal-Mediation Service	Ottawa
16. Eviction Prevention Initiatives	Peel
17. Seniors Housing Information Program (SHIP)	Vancouver

Category 3 Legal representation

Notwithstanding its effectiveness from the point of view of delaying or preventing eviction, few examples of legal representation at tribunal hearings were identified by key informants or through the literature review. In the case of British Columbia, significant recent cuts to provincially-funded legal aid, combined with the unaffordable cost of this type of intervention, have limited its availability in that province. The per-client cost of the legal representation initiative was not reported.

Figure 4: Profiled ‘legal representation’ initiative

Measure	City
18. Commission des services juridiques (Legal Aid)	Montreal

Many agencies included in the ‘information and advice’ category offered legal information. However this information was typically informal, or not provided by a lawyer, with several agencies emphasizing that they were a legal ‘information service’ rather than a legal ‘clinic’. While most offered only legal advice, several did offer basic legal representation at Housing Tribunals. Ontario tenant duty counsels, for example, offer basic legal advice and some basic representation to tenants appearing at an Ontario Rental Housing Tribunal hearing. Other services included in the inventory offer accompaniment, but not necessarily representation, at housing tribunals.

Category 4: Emergency financial assistance

After ‘information and advice’, the most common type of initiative incorporated direct financial aid to tenants. Generally, these were ‘one-time’ emergency loans and/or grants for use in covering rental and/or essential utility arrears. Grants for rent arrears are widely available in Ontario. A BC program exists (Crisis Assistance and Hardship Assistance, profile #27), though grants are difficult to access. There was no evidence of such a program in Quebec.

Figure 5: Profiled ‘emergency financial assistance’ initiatives

Measure	City
19. Housing Emergency Loan Program (HELP)	Hamilton
20. Fond de solidarités du Nord de Montreal	Montreal
21. Prêt du quartier	Montreal
22. “Homesafe” Rent Bank Program	Ottawa
23. Essential Health & Social Support	Ottawa
24. Rent Bank Emergency Assistance Program	Sudbury
25. Rent Bank	Toronto
26. Shelter Fund	Toronto
27. Crisis Assistance and Hardship Assistance	Vancouver
28. Community Chest / Keys in Hand	Victoria
29. Rent Bank and Eviction Prevention Pilot Project	Waterloo

While they are not present in either BC or Quebec, rent banks have emerged in Ontario within the past six years as a popular response to the growth of evictions. The study identified rent banks in large and medium-sized municipalities across the province. The Ontario provincial government recently announced its commitment to fund a province-wide network of rent banks.

Financial assistance programs tended to have tight eligibility criteria compared to other types of programs. Most required proof that recipients’ financial need was not chronic, and that individuals were housed in units that were affordable and safe. Many assessed clients to determine their ability to repay, and some financial aid services restricted help to families with children. Some services administered financial assistance directly to landlords or utility services. In addition, a few agencies offered trusteeship-type financial management services, financial advice or counseling, or a combination of both. In general, agencies which could not help a particular applicant were very capable of referring the individual to other supports or programs. The median reported cost of emergency financial assistance programs was approximately \$780 per client served.

Category 5: Third party financial management

A formalized system of trusteeship oriented specifically towards tenants at risk of eviction has been developed in Ontario. No comparable systems exist in either BC or Quebec, both of which

have in place trusteeships for people with severe mental illness. However, these latter programs are not oriented towards housing. The financial management programs surveyed had very few clients relative to the other initiatives, which is not surprising given the intensive nature of this type of initiative. Median reported per-client costs for financial management initiatives were approximately \$1,586.

Figure 6: Profiled ‘financial management’ initiatives

Measure	City
30. Mission in Hamilton Trusteeship	Hamilton
31. Trusteeship Program	Toronto
32. “MoneyWise” Trusteeship Program	Ottawa

3.2.2 Organizations Delivering Eviction Prevention

There are a range of organizations delivering eviction prevention initiatives, including a mix of municipal or provincial government, private non-profit, and grassroots community-based organizations. Programs are often delivered by private or community agencies, but funded by municipal, provincial, or federal grant programs. Some programs are part of multi-service agencies which can offer a number of services within the same organization, while others are stand-alone initiatives that refer individuals to other more appropriate agencies in order to meet needs that fall outside their jurisdiction.

Only eight of the 32 initiatives included in the study had been in existence for more than 10 years, although one had offered services for 32 years. The average program length was 9 years.

3.2.3 Location / Catchment Area

Many initiatives in the profile were information-based and served tenants regardless of location. Regardless of the type of initiative, offices were generally located in central urban areas and service was offered to all individuals in a particular city or region. A few information-focused services reported receiving inquiries from all over their respective provinces. However, some programs – often those located in Montreal – were situated in particular neighborhoods where their services were focused. A few programs reported having a number of offices throughout a region to enable access to tenants in different locations. Several initiatives could be accessed at more than one site because they distributed their service through existing outside social service or community organizations. While some programs do engage in face-to-face support, agencies generally did not report offering to visit clients at home.

3.2.4 Funding and Financial Sustainability

While the philosophy of prevention is well articulated by government social policy, the level of financial support for this objective is less pronounced. For example, the Greater Vancouver

Homelessness Plan reflects this gap between policy and budgetary priorities (SPARC, 2003). The \$25 million plan cites prevention as a key component of the overall three-part continuum of support, comprised of a housing continuum; adequate income; and support services. Eviction prevention – including mediation and rent banks - is explicitly identified as one of several prevention services. However, the total budgetary allocation for the category of Prevention Services is \$81,459, compared to \$13.8 million for emergency shelters.

The reality facing many eviction prevention programs is one of minimal, short-term and often diminishing budgets. There are numerous examples of a reduction or full withdrawal of funding for agencies delivering eviction prevention initiatives: CERA Ottawa (profile #9), Mission Services Hamilton (profile #30); Hamilton's Housing Emergency Loan Program (profile #19). Another example is the recent extensive provincial budget cuts to legal aid and tenant advocacy funding in BC. Programs also reported a high level of dependency on the relatively new federal Supporting Communities Partnership Initiative (SCPI) funding, and fallout associated with the funding gap that occurred following the conclusion of 1999-2002 program funding. Another factor related to SCPI was the decision by the federal government not to provide financial assistance to emergency loan programs under the National Homelessness Initiative. Finally, some programs have major restrictions regarding number of clients they can serve, more often in the categories of emergency loans and third-party financial management.

Conceptually, the most financially viable approach to eviction prevention is that of a Rent Bank, due to a program design that requires rent bank client to repay their loans. However, the outcome of a study of the feasibility of a rent bank for the City of Calgary was a decision not to pursue this type of program due to concerns over financial sustainability. The City of Toronto's August 26, 2004 staff report to the City's Community Services Committee noted that since its inception, the Toronto Rent Bank has seen 35 percent of its loans repaid, although it was anticipated that eventually 49 percent of loans would be repaid. A feasibility study of an Ottawa Rent Bank also anticipated relatively low levels of repayment (Laplante et al, 1999). A report from the Hamilton Emergency Loan Program (HELP) acknowledged that less than 25 percent of funds will likely be paid back (the rate in Hamilton in 1999-2001 was 15 percent of funds), even with a program that does not assist the poorest of households (i.e. those spending more than 70 percent of their income on rent).

A survey of eviction prevention initiatives reveals that these programs receive funding from a variety of different sources including municipal, provincial, and federal grants, grants from large funders such as the United Way/Centraide, private fundraising, donations or volunteering, and support from foundations. A few initiatives were funded solely with provincial money. Municipal government funding featured heavily in the inventory, and several reported being funded through the federal SCPI program or the United Way. Half of the initiatives surveyed named more than one funding source, and several named three funding sources or more. Only one service reported income from user fees, and some reported income from loan repayment.

A handful of programs were actually administered by the entity which funded them; however, in most cases, services were delivered by one entity (eg. a community agency) and funded by one or more outside sources (eg. government funds, the United Way). Funding tended to be a mixture of one-time grants, probation or ‘pilot’ funding, and gradual but time-limited (eg. a particular amount allocated over a three to five year period).

The median annual budget for respondents in the inventory was \$158,838. However, reported annual budgets ranged from \$25,000 to \$10.4 million. Generally, initiatives with municipal and/or other government funding tended to have the largest annual budgets, however many smaller initiatives received government funding as well. Often, service providers needed to re-apply for funding annually, and at least two reported having funding cuts or unstable funding due to loss of funding sources. Several agencies reported having inadequate resources.

Initiatives that reported having full-time staff members had a median of 2.5 full-time equivalent (FTE) positions allocated to the program, although many reported having no staff. Several commented that they relied on volunteers. Only the provincially-funded Tenant Duty Counsel program and the federal/municipally-funded Toronto Shelter Fund reported more than five full-time staff members (eight and fourteen respectively). For some programs, staff time or other expenses are paid by a different program or out of core funding for the organization. For example, the time a director of a community multi-service agency spends on a rent bank program may not be funded through a rent bank program, but out of a general funding source for the agency.

3.2.5 Clients and Target Groups

One issue related to the question of targeting is that of using scarce resources for eviction prevention programs, especially where these do not rely on a targeted approach to identifying potential clients. The evaluation of the Ottawa Homelessness Initiative noted that just over half of the clients of eviction prevention services were not characterized by specific eviction risk factors. While recognizing that the targeted clients may have had legitimate needs, the evaluation report recommended that prevention programs give priority to clients who have eviction risk factors and are at imminent risk of losing their housing (Aubry et al, 2003).

The initiatives included in the inventory most often had no restrictions in terms of their client population; most provided services to any individual who contacted them. This was particularly true for initiatives that were information and advice-related. At least two programs listed landlords among users of their services. A few reported some geographical restrictions in terms of municipal and/or provincial boundaries, but many outlined that they would provide at least basic information, advice, or referral for any individual who contacted them.

Some services were located in a particular agency or housing provider, and tended to cater only to individuals who were residents or clients of the agency. A handful of the agencies included in

the inventory reported that users accessed their services through referrals from other agencies or support workers, but many of these also accepted self-referrals. A number of initiatives reported that users of their services had difficulties associated with homelessness, mental illness, addiction, or cognitive disabilities.

Only the early intervention programs delivered by CERA reported performing formal outreach to clients who did not contact them. The former CERA eviction prevention program sent out communication to households which had received a notice of eviction from their landlord. The programs also provided information and referrals to all households that contacted them, regardless of whether the pending eviction was preventable.

A few programs identified targeted groups or particular criteria adhered to in selecting participants. For example, some programs targeted families with children, women, seniors, domestic violence victims, or women in conflict with the law. Other initiatives rely on stricter criteria, serving, for example, only social assistance or disability benefits recipients, only non-recipients of these benefits, or only those who could demonstrate a risk of homelessness, with all other options for help having been exhausted.

Some legal services, in particular, required proof of imminent eviction or of a scheduled tribunal hearing. Other services restricted clients in terms of level of income; some programs had only an upper threshold, and some had both an upper and lower income threshold. Generally, programs that provided direct financial assistance wanted to ensure that one-time assistance would not be ‘wasted’ on individuals who owed too much in arrears or had chronic money management or homelessness difficulties, or who currently lived in housing that was not adequate or which they could not afford in the long-term. Lenders often screened clients to ensure they had low incomes, but also had a certain capacity for repayment.

3.2.6 Evaluation / Measuring Success

The initiatives included in the inventory reported limited methods of engaging in program evaluation. Although most did collect some information in the process of carrying out their services, the vast majority reported information collected in the form of an output report: that is, ‘activities undertaken’ and ‘number of clients served’. This information was collected primarily for external funders. This was generally the case for agencies offering one-time provision of information, such as an information hotline. A few agencies engaged in longer-term work with clients did report information on service outcomes, but most of these agencies collected information pertaining to immediate outcomes; namely, whether or not an immediate eviction was prevented at that point in time only. Several programs provided qualitative assessments regarding the success of their program. For example, programs noted that increased demand for their services indicated that their initiatives were useful.

A handful of the programs were involved in more formal evaluations. These evaluations were often completed by external groups such as universities or evaluation specialists, and were typically a small part of a larger organizational or sectoral evaluation. A small number of initiatives had conducted more thorough evaluations. Two Ottawa programs examined whether or not clients remained housed for at least 6 months after the eviction prevention assistance (Aubry et al, 2003), and one agency compared municipal eviction rates before and after the program had been established (CERA 2002). However, in general, detailed evaluation did not take place. In particular, service providers did not report tracking control groups – that is, an analysis of outcomes for a sample of households not receiving eviction prevention assistance, but similar to those facing evictions and receiving assistance.

SECTION 4. THE COSTS OF EVICTION

Eviction prevention and social service agencies are able to cite a myriad of reasons for investing in eviction prevention initiatives. As discussed in Section 2, the most substantial cost saving commonly associated with eviction prevention is the prevention of homelessness. Section 2 also introduced the various types of costs associated with eviction without attributing specific dollar values to these costs.

This section presents the findings of a series of interviews and focus groups with tenants, landlords and eviction prevention agencies. Participants confirmed the types of costs resulting from eviction, identified other cost categories, and – in the case of tenants and landlords – quantified many of these costs. Particular emphasis is placed on the costs of eviction facing tenants, following from interviews and focus groups with 32 tenants with a history of rental housing evictions living in the cities of Montreal, Ottawa and Vancouver. This section also draws on observations and analysis presented in Lapointe Consulting’s 2004 study of eviction in Toronto.

The number and range of tenants interviewed during this CMHC study was not large enough to provide a statistically significant sample. The study sample was not random, or selected on the basis of some known population characteristic. In particular, a significant limiting factor was the sample’s higher-than-expected proportion of currently homeless single men.¹³ This can likely be attributed to the high percentage of respondents who were recruited through advertisements placed at shelters. It should also be noted that there appeared to be a higher than typical percentage of evicted persons who had or were experiencing problems with substance abuse.

Hence, the tenants surveyed in this study cannot be assumed to be representative or ‘typical’ clients of eviction prevention initiatives. Nonetheless, participant responses do permit the exploration a number of issues related to evictions, including costs to tenants.

4.1 Material Costs to Tenants

The 32 participants in the interviews and focus groups were asked to identify the various costs they faced as a result of being evicted. These are substantial in light of the low level of income reported by many participants. In an overview statement, one eviction prevention agency described concerns regarding a range of eviction outcomes for clients, including:

- Negative impacts on children who are affected when their parents are evicted: they are often required to relocate schools; they lose their friendships and connection to whatever social/recreational connections they may have had;

¹³ This varies significantly from other eviction studies. For example, Lapointe Consulting found that families accounted for half of those surveyed during the 2004 post-eviction research.

- Relocation, often involving longer travel distances to doctors, dentists, employment, and school. This can delay a person’s progress towards becoming employable, and can present a barrier to accessing the health and social supports that were available and familiar in the old neighborhood;
- Increased rental costs following relocation, especially for those leaving a subsidized unit; and,
- Costs of moving, including hiring movers, storage costs, rental deposits, and hydro deposits.

The costs most often reported by respondents included loss of belongings, loss of security and/or damage deposits, and moving expenses. In addition, the costs of setting up a new residence and transportation costs were described as significant by a number of individuals. Several individuals

Figure 7: Costs faced by tenants

Costs faced as a result of your eviction	
Loss of deposit and/or first and last month’s rent	53%
Loss of personal belongings	66%
Moving expenses	47%
Cost of phone and utility hook-ups at a new residence	44%
Legal fees	16%
More expensive rent in your new apartment	22%
Higher transportation costs after your eviction	31%
	n=32

considered a decrease or loss of income to be a ‘cost’ of eviction. None of the tenants reported earning more money after being evicted. Loss of work as a result of unemployment is also addressed below as a non-quantifiable cost of eviction.

Specific costs identified by participants included the purchase of a bus pass, purchase of new clothing, replacement of a lost electronic key, purchase of start-up groceries, transportation to a tenancy office, money paid for arbitration, and rent or childcare money paid to friends. The average estimate of total costs of eviction for the sample was \$2,234.

Figure 8: Financial costs reported by tenants

Estimate of Out-of-Pocket Costs of Eviction to Tenant	% reporting	Average
Loss of security deposit and/or first and last month’s rent	50%	\$208.70
Loss of personal belongings	50%	\$1171.30
Moving expenses	44%	\$365.50
Cost of phone and utility hook-ups at a new residence	38%	\$67.70
Legal fees	9%	\$17.40
More expensive rents	19%	\$158.10
Higher transportation costs after your eviction	13%	\$34.10
Other costs:	25%	\$210.90
Total costs	n=32	\$2,233.80

The estimated financial costs of eviction facing individual households varied from \$0 to \$23,200, depending on the circumstances of the respondent. The individual who reported costs totaling \$23,200 reported loss of personal belongings amounting to \$15,000, \$3000 in more expensive rental fees, and \$5000 in moving expenses. In contrast, one Ottawa respondent reporting no eviction costs described having no moving expenses and indicated that he lived with friends following his eviction. Only one of twelve Vancouver respondents claimed to have lost nothing as a result of his eviction. This man, part of the shelter sample, was living in a single room occupancy hotel and was evicted because his crack cocaine use was creating problems for the other tenants.

i. Loss of security deposit and / or first and last month's rent

An average of \$209 was devoted to lost security deposits and/or unreimbursed first and last month's rent. Sixteen respondents reported losing security deposits, damage deposits, or first and last month's rent. Amounts reported lost ranged from \$180 to \$800.

ii. Loss of belongings

Loss of personal belongings accounted for the single largest eviction-related expense, representing an average of \$1,171. Sixteen people reported costs due to loss of belongings. This was frequently the highest cost reported by individuals, with amounts ranging between \$60 and \$15,000. The 16 respondents reporting a loss of belongings estimated a total loss of \$35,310. A number of individuals attributed their loss of belongings to the fact that they could not afford moving or storage expenses. Others described being forced to leave too quickly to be able to pack more than a few necessities. Tenants described not having had the option to take belongings with them because of their inability to secure alternate accommodations by the time they had to move.

iii. Moving expenses

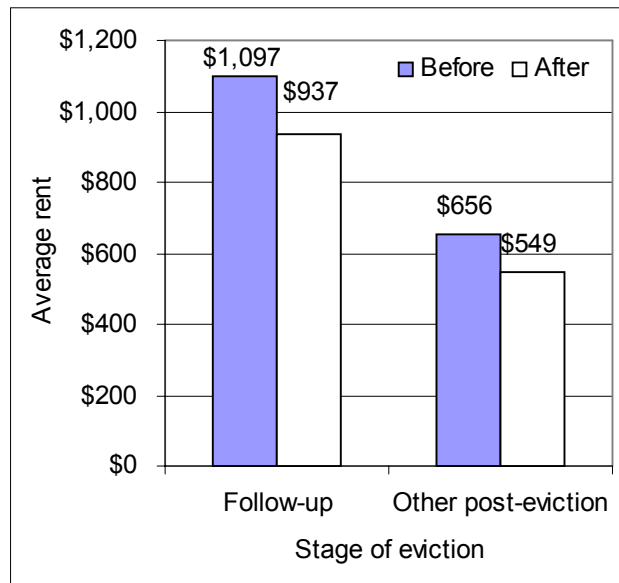
Moving expenses accounted for an average of \$365 of the \$2,234 spent on eviction by tenants. Fourteen respondents reported moving expenses, ranging from \$100 to \$5000. Tenants reported that moving and storage expenses were costly, and often played a large role in forcing them to leave their possessions behind when they were evicted. One respondent reported researching moving costs (\$120 for a moving truck, and \$80-\$90 for storage) and realizing that she couldn't afford to pay these. Instead, she left everything behind and used her remaining money to pay \$40 per night for short term accommodation. She then stayed with friends and at a shelter. In another case, a participant reported paying \$150 in moving expenses and \$350 to rent storage space; this expense was ongoing at the time the interview.

iv. Change in housing costs

On the whole, respondents spent an average of \$158 more on rent following their eviction. However, higher rents were reported in only 19 percent of the cases, with a median increase of \$375.00 per month for those experiencing higher rents. In fact, most evicted tenants interviewed did not end up paying higher rents as they had downgraded to smaller, more temporary accommodation such as shelters or rooming houses. Reported rents following eviction ranged from \$115 to \$1,485 with a median rent of \$382. This median amount was lower than the \$475 reported at the time of eviction.

Figure 9: Average rents before and after eviction

The phenomenon of rent downgrading was consistent with the 2004 Lapointe Consulting study.¹⁴ Figure 9, taken from the Lapointe Consulting study, compares the average rent paid by two sub-samples of respondents before and after their eviction.¹⁵ The findings suggest that tenants in both groups ended up lowering their housing costs. The lower average rent in the ‘other post-eviction’ sample reflects the fact that a higher proportion of this sample moved into rooms or other shared housing compared to the follow-up sample. The ‘other post-eviction’ sample was also more likely to have lived in rooms prior to their eviction.



Source: Lapointe Consulting, 2004. Chart 18.

A second cost associated with securing new accommodation relates to utility and other start-up costs that would not have been incurred otherwise. These costs represented an average of \$68 to evicted tenants. Twelve respondents reported phone and utility connection fees, with reported estimates ranging from \$40 to \$450.

¹⁴ These findings were based on interviews with two separate sub-groups from a total sample of 101 former tenants who had been evicted: *Follow-up* sample - 30 respondents from the initial survey of tenants being evicted who were located after they had been evicted; *Other post-eviction* sample - 71 respondents recruited from shelters and community agencies.

¹⁵ The first group was based on a follow-up interview from the original sample of tenants being evicted; the second group was recruited from drop-in centres, housing help centres and shelters, and consisted of individuals who had been evicted.

v. Cost of fighting eviction

A small minority of respondents incurred legal fees as a result of their eviction. Three respondents reported paying a median of \$150 in legal fees to fight their eviction. Amounts ranged from \$40 to \$350. One of the tenants who successfully challenged her eviction hired an ‘expert consultant’ at a cost of \$40. She paid this individual to inspect her carpet – which she was accused of having damaged with cigarette burns – and then to offer evidence at her arbitration hearing. In one case from Vancouver, a tenant claimed that fighting six evictions cost him more than \$5,000 because of the amount of time he put into this activity when he would otherwise have been working. A third tenant reported having to pay a lawyer who came to give him his eviction notice. This individual was unable to keep his belongings because he could not afford the moving truck or the storage fees.

vi. Transportation

Four participants reported increased costs due to transportation. Amounts ranged from \$60 to \$640. Two other respondents noted an ongoing cost of \$5 per day. One Vancouver respondent reported incurring significant transportation costs, totaling \$640. She had entered the downtown shelter / recovery house ‘system’ following her eviction, while her friends and social support networks were centered in suburban Port Coquitlam, where she had been living at the time of her eviction. Traveling between Port Coquitlam and Vancouver costs her an \$8 round trip by public transit during peak traveling hours.

vii. Rental arrears

The overwhelming majority of respondents indicated no arrears owing. However, it is unclear how many respondents had repaid their arrears, how many were not owing arrears at the time of eviction, and how many simply failed to report the amount owing to their former landlord.

Five participants, some of whom were in the midst of an eviction process, reported owing between \$50 and \$1,600 to their landlords at the time of eviction.

4.2 Non-Quantifiable Costs to Tenants

Tenants participating in the interviews and focus groups were asked to share their ideas about the impact of eviction on their life, including situations where an eviction order had not resulted in their departure from their place of residence.

4.2.1 Comparing Current Circumstances and Circumstances at Time of Eviction

One of the ways this research sought to gain insight into the impacts of eviction on the lives of tenants was to ask respondents to compare their current living situation to circumstances at the time of their last eviction. Of 28 respondent who specified the nature of their current housing, only nine indicated living in privately owned accommodations. Five reported living in ‘social housing’, and twelve reported living in shelters. Two respondents indicated ‘room’ and ‘homeless’ as their current housing status. This down-sizing to less stable accommodation is consistent with the findings of the Lapointe study, presented in the following table.

Figure 10: Tenant type of housing before and after eviction

Type of Housing	Previous Eviction	Current Situation
Private	22	9
Social	3	5
Shelter	0	12
Other	0	2

Figure 11: Housing occupied by Toronto tenants before and after their eviction

Dwelling Type	Before Eviction		After Eviction	
	#	%	#	%
Apartment in a high rise (5+ stories)	27	26.7%	12	12.1%
Apartment in a low-rise (4 stories or less)	12	11.9%	4	4.0%
Apartment in a condominium	0	0.0%	1	1.0%
Apartment in a house	29	28.7%	11	11.1%
A detached house or semi-detached house	6	5.9%	4	4.0%
A townhouse	3	3.0%	4	4.0%
A room	23	22.8%	12	12.1%
Shared housing	0	0.0%	15	15.2%
Shelter	0	0.0%	30	30.3%
Other	1	1.0%	6	6.1%
Total	101	100.0%	99	100.0%

Source: Lapointe, 2004. Table 44b

A second comparison captured by the interviews was in the area of income sources. Consistent with comments of respondents regarding negative impact on employment, the findings suggests a diminished reliance on employment income, and greater reliance on social assistance.

Figure 12: Tenant source of income before and after eviction

Primary source of income	Previous Eviction	Current Situation
Employment Income	8	5
Social Assistance	10	14
Employment Insurance	1	1
Pension	6	5
Other	1	1

Figure 13: Tenant gross monthly income before and after eviction

Gross Monthly Household Income	Previous Eviction	Current Situation
Less than \$1500	17	21
\$1500 to \$3000	6	3
\$3000 to \$5000	1	1
Greater than \$5000	3	3
Reported amount	\$1,351.10	\$788.10

Compared to their situation at the time of eviction, a larger number of respondents indicated that their incomes had fallen below \$1,500 per month by the time of the interview. Those individuals providing an actual dollar value reported an average income of \$788.10 at the time of the interview, a decrease from the average income of \$1,351.10 reported prior to eviction.

With respect to stability of current housing, respondents reported living an average of 32.0 months (2.7 years) in their current rental unit – a slightly longer time period than at the time of previous eviction. However, the mean number of months reported under this category was only six, reflecting fewer respondents (20, as opposed to 27 who commented on the length of time lived at the location of their previous eviction) and an increased range of time periods reported. Three individuals reported being in their current place of residence for only one month or less, while individuals who had managed to thwart eviction attempts continued to report time periods of 16 and 22 years.

4.2.2 Housing Situation in the Weeks Following Eviction

Participants were asked to indicate a range of situations they experienced in the weeks following their eviction. Responses indicated a number of intersecting factors relating to housing, employment, and social and physical health issues.

Figure 14: Tenant situations experienced in weeks following eviction

Situations experienced in the weeks following eviction	%
Made use of a food-bank or other charitable service	78%
Lived on the street (homeless)	75%
Lost friends and social networks	66%
Experienced physical health problems	56%
Moved in with family or friends	47%
Experienced family break-up	34%
Lost a job	31%
Moved into a private rental apartment	28%
Children experienced problems at school	19%
Moved into a subsidized unit (social housing, coop, HLM)	9%
Other situations	19%
	n=32

i. Homelessness

Given that the vast majority of participants' eviction experiences resulted in individuals vacating their rental housing, and that a substantial portion of the sample was drawn from social service agency networks, it is not surprising that a large number of respondents described experiences of homelessness. Twenty-four of the 32 participants indicated that they had been homeless at some point during the weeks following their eviction. The same number of respondents reported having lived in an emergency shelter at some point during the weeks following their eviction.

ii. Loss of work

Ten respondents reported losing a job in the weeks following their eviction. Two of the Vancouver respondents who reported having lost work were men from the shelter sample; their job loss occurred primarily because they did day-labour; as a result of eviction, they had to spend their time finding somewhere to live rather than looking for work. Further, one tenant who was living in a shelter but was working had difficulty receiving his paycheck because he had no permanent address.

iii. Family / social break-up

Other common themes identified by respondents centered on social disruption including loss of friends and social networks (21 respondents), and family break-up (11 respondents). The average number of people per household fell to 1.7 at the time of the interview from 1.9 at the time of eviction. While six individuals reported that they were living with children at the time of their eviction, only three individuals reported living with children under 18 years of age at the time of the interview. Four respondents specifically noted involvement with child protection services, while six participants reported that their children experienced problems at school following their eviction.

A Montreal respondent described spending the first 10 months following her eviction living at family and friends' houses with her four children. When, at this point, she was still unable to secure housing, she left her three youngest children at a friend's house, and paid \$50 per month to her friend for their care. Her eldest son left with her, and together they lived on the street or at other friends' houses until she finally received assistance from a Montreal agency who found her an apartment. This participant describes experiencing depression, suicidal thoughts, and alcoholism as a result of being not only homeless, but also separated from and worried about her children. A second Montreal respondent reported sending his children to live with relatives because he could not care for them. He was also separated from his wife when they each had to live in separate shelters.

iv. Emotional distress

Several respondents described experiencing significant emotional difficulties following eviction. A number of participants described having a loss of self-esteem, and in many cases this emotional distress was linked to addiction. Several tenants reported needing to talk with a therapist to address the emotional stress they felt as a result of being evicted and homeless. Participants also described family and social tension as a result of ‘burdening’ friends and family by asking for help or to stay with them. In fact, several respondents confessed that they didn’t want to tell anybody about their eviction and preferred to live on the streets.

One respondent describes stress related to losing his belongings. He reported avoiding social tension with friends and family by not telling them about his situation and avoided interaction with them in order to hide his difficulties. This individual described delaying for quite some time before approaching a social agency to ask for help in seeking housing. A second respondent reported experiencing extreme emotional stress which still affects her despite the fact that she is currently housed. She reported losing all of her furniture, clothing, and identification during her eviction, and having suicidal thoughts after this experience. This individual takes medication and is seeking psychotherapy for her emotional difficulties and her related substance abuse problem.

v. Addiction, health troubles and hospitalization

Substance abuse was common among evicted tenants in this sample; 15 of the 32 tenants reported having required the use of an addiction treatment, often on more than one occasion. Over half (18) of the respondents described experiencing physical health problems following their eviction. Many individuals described their health issues as the result of aggravation of already-existing conditions through stress, inadequate diet, and street living. Thirteen individuals reported being admitted to a hospital emergency facility in the months after eviction, while several reported being admitted more than once.

vi. Arrest

Thirteen of the 32 respondents reported being involved in an arrest by the police; in several cases, individuals were arrested more than once. Further, two respondents reported being in jail or detained for a number of months. One tenant who reported living in shelters and on the street following his eviction was arrested several times for sleeping between downtown buildings or near furnace rooms during the winter months.

vii. Future difficulty finding housing

Tenants described a number of barriers and difficulties related to securing new accommodation subsequent to being evicted. This is not surprising, given the context of historically low vacancy rates in Ottawa, Montreal and Vancouver during the several years prior to data collection.

Tenants described barriers to attaining both social and for-profit housing. However, the difficulties experienced in securing these different types of housing varied considerably.

In the weeks following eviction, a large proportion of respondents described unstable living situations, including living on the street or with friends. Nine individuals reported moving into private rental units, while only three individuals reported being able to access subsidized or social housing. A few participants reported moving into rooming houses.

Figure 15: Tenant housing situations experienced in weeks following eviction

Experienced in weeks following eviction	%
Lived on the street (homeless)	75%
Moved in with family or friends	47%
Moved into a private rental apartment	28%
Moved into subsidized / social housing	9%
	n=32

Many of the tenants who described difficulty accessing private rental housing stated that their difficulty stemmed from the fact that rental units were too expensive, and that they were unable to afford first and last month’s rent up front. One tenant who was living in a shelter could not receive payment from work because he had no permanent address; this increased the difficulty of securing rental accommodation. Another respondent described having difficulty securing a job because he had no fixed address. At the time of the interview, he was receiving Social Assistance, which does not provide sufficient income to rent an apartment. This individual reported feeling ‘stuck in a vicious cycle’.

Not surprisingly, tenant descriptions of difficulties in securing social housing focused on long social housing waiting lists. A number of tenants interviewed for this study reported being on the waiting list for several years. One participant described being able to secure a room in a rooming house five months after being evicted. He had been on the waiting list for social housing for two years, and was hoping to find a social housing unit. Another respondent had been unable to secure alternate accommodation since his eviction three years prior. He described being unable to live in a private apartment because he couldn’t afford first and last months’ rent. This individual was on the waiting list for social housing, and in the meantime, was sleeping on the streets or with family and friends. A third tenant echoed these stories. She had been evicted one year earlier and still did not have a place of her own. She had been on the waiting list for social housing for three years at the time of the interview, ever since her very first eviction. She tried to find a private rental apartment but reported that it was too expensive because of the required downpayment of first and last months’ rent.

These anecdotes reflect the reality of long waiting lists, particularly in Ontario municipalities. In Toronto, the waiting list is currently over 70,000 households with 38 percent of households on the waiting list from one to three years, 22 percent on the waiting list from three to five years and 19 percent for five years or more (2003 report Card on Housing and Homelessness). A survey

published in April 2004 by the Ontario Non-Profit Housing Association indicated that 17,661 households were on social housing waiting lists in the city of Ottawa.

The two Montreal tenant respondents indicated a more positive experience with accessing social housing. In particular, both respondents reported very positive experiences with the municipal housing office (l'office municipal d'habitation de Montréal-OMHM). One respondent described finding a RGI subsidized apartment with the help of the OMHM. This individual was thrilled that staff members at OMHM were actually able to find him accommodation within a couple of hours. The second Montreal respondent was the individual with four children who became separated from the youngest three when she left them in the care of friends. A hospital social worker directed her to the OMHM, which found her current apartment within two to three weeks.

A second theme relating to both rooming houses and social housing access is the perception of being labelled as a 'bad tenant'. Several tenants described communities of social housing managers and rooming house landlords who share information about the suitability of prospective tenants. One woman described wanting to get back into social housing and 'clear her name', but that this was difficult because of the long waiting list. She reported that other individuals were moving ahead of her on the waiting list, because they were not considered 'trouble' like her.

Finally, individuals who are in arrears with social housing agencies report that the record of these arrears remain 'in the system' and must be paid before the individuals are considered eligible for future social housing tenancy. In Ontario, under the Social Housing Reform Act (SHRA), if a social housing tenant is evicted for arrears that remain unpaid, that tenant is not eligible to apply for rent-geared-to-income (RGI) housing until the arrears are repaid or a satisfactory repayment schedule is worked out.

4.3 Costs to Landlords

The following analysis presents results of interviews with private and social housing landlords in Montreal, Toronto and Vancouver. As discussed in the literature review, Ontario's Fair Rental Policy Organization (FRPO) has estimated the median out-of-pocket-costs to Ontario landlords *for tenants who were ultimately evicted* at \$2,547 (FRPO, 2003). Landlords who participated in this eviction prevention study indicated that the costs of each eviction are substantial, averaging nearly \$3,000 for social housing landlords, to over \$6,500 for private sector landlords.

It should be noted that this survey involved a small sample of only ten respondents, but generally confirmed the significant costs of eviction to landlords. In fact the costs to landlords uncovered in this sample were somewhat higher than in the FRPO study, and some additional cost categories were included by survey respondents participating in this CMHC tenant eviction study.

A number of landlords described how the costs of eviction increase during periods of high vacancy rates when apartments are liable to stay empty for several months at a time. Social housing landlords generally indicated that lower rents translated into lower rent arrears and fewer foregone rent revenues; as well, they reported lower costs associated with attempting to resolve disputes without the use of lawyers.

Figure 16: Average costs of eviction to landlords

	Private Landlords	Social Housing Landlords	FRPO Estimate
(a) Legal fees	\$440	\$160	n/a
(b) Agent fees	\$253	\$138	\$345
(c) Fees for application to rent tribunal	\$95	\$117	\$60-360
(d) Fees for application to sheriff	\$1,056	\$322	\$175-400
(e) New locks, parking, transport, painting, cleaning	\$459	\$720	\$51-660
(f) Arrears owing for tenants ultimately evicted	\$1,940	\$1,020	\$1,350
(g) Additional staff costs	\$0	\$91	n/a
(h) Unpaid rent during eviction process	\$900	\$160	n/a
(i) Foregone rent due to post-eviction vacancy	\$1,325	\$209	n/a
(j) Other costs: advertising , interviewing new tenants	\$120	\$0	n/a
Total	\$6,588	\$2,937	\$2,547

Survey respondents were in agreement that eviction poses significant costs to landlords. One landlord commented that it costs ‘five times as much’ to attract a new tenant as it does to keep an old one. This cost was attributed to advertising, interview time, and additional due diligence that must be taken up front. A number of landlords reported rental unit damage as a frequent cost of eviction. Respondents described increased ‘crisis’ costs such as \$31,000 in damage caused by a fire and sprinkler system, and the costs of hiring a security consultant during a difficult eviction. Eviction-associated damage is also reflected in comments made by one of the tenant respondents who reported doing extensive damage to her unit upon hearing that she was going to be evicted. Although this tenant was initially going to be evicted for arrears of \$329, the damage she caused increased her arrears to \$1,600.

When asked how they address various eviction-related costs, a number of landlords responded that these costs or foregone revenues are factored in as ‘operating costs’ or ‘vacancy costs’. Generally, private sector landlords and some social housing landlords include a line for vacancy loss in their annual operating cost budgets, typically representing three to five percent of gross rental revenues. This line item anticipates unpaid arrears and foregone revenue due to post eviction vacancy, similar to other operating costs such as property taxes or the salary of a superintendent. If vacancy losses due to high eviction costs are higher than budgeted, a landlord will either have to reduce other operating expenditures (perhaps maintenance) or, where possible,

increase rental revenues.

Landlords also seek to recover costs from evicted tenants. One landlord commented that tribunal application fees and sheriff eviction application fees are charged to evicted tenants in order to reimburse the housing provider. Similarly, the Toronto Community Housing Corporation (TCHC) reported that any damages found in a unit following an eviction were charged to the tenant's arrears account. Some landlords reported trying to collect outstanding arrears through a collection agency. Another landlord described covering eviction-related costs through a security deposit which can be withheld from an evicted tenant.

The ability to recover the costs of eviction are generally easier when vacancy rates are low and rents rising faster than inflation, as occurred in many Canadian cities in the late 1990s. However, in times of higher vacancy rates and stable rent levels, recovering these costs places more pressure on a building's overall operating budget and may result in reduced expenditures in maintenance or an overall operating loss. As a result, under these circumstances, some costs otherwise attributed to the regular cost of business by landlords may in fact be borne by tenants. One respondent reported that insurance will often cover eviction-related damages, but that landlords are hesitant to go this route because it would either increase their insurance premium or require an increase in their deductible. In the long run, noted the respondent, this increases rents and affects new tenants.

4.4 Costs to Governments and Publicly Funded Services

Respondents were asked to describe their experience in trying to secure a new place to live after their eviction, and to identify the community or personal supports that they used to help them in securing alternate accommodation, and in overcoming challenges. Respondents were also asked to indicate the number of times or days that these services or supports were used. Combined with the estimates of per-diem costs of social services provided by Eberle et al. (2001a), the responses to these questions provided some insight to the actual costs of eviction imposed on social services.

In their 2001 report assessing the costs of homelessness in BC, Eberle et al. examined the operating costs incurred by providers across a continuum of housing support responses. Eberle and her team attempted to identify each support in terms of the costs of providing residential support (ie. the costs of operating the residential 'physical plant') from the costs of providing other support services. Eberle et al.'s data reflects the cost of the support, not 'who pays'. Hence, the cost to the public would be the total operating and service cost expenditure, minus any non-governmental revenues (rent payments, subsidies, and various foundation or fund-raising funds).

Figure 17: Per-diem costs of social service supports

Facility	Services	Per-diem expenses		
		Residential	Support	Total Cost/day
Emergency Shelter (most support)	Emergency, assessment, meals, some services, referrals	\$10-\$31	\$49-\$64	\$60-\$85
Emergency Shelter (some support)	Basic overnight accommodation and hot meal	\$10	\$21-\$28	\$31-\$38
Enhanced Apartments	Self-contained apartments – with supports on site and collective meal options	\$24	\$44-\$64	\$67-\$88
Supportive Single Room Occupancy (SRO) Hotels	Small hotel rooms, 24 hr staffing, 7 days/week	\$10-\$11	\$9-\$14	\$20-\$25
Homeless / At Risk Housing (HARH)	Self-Contained-modest support services – daytime staffing	\$29-\$36	\$2-\$4	\$32-\$38
Supported Independent Living Program (SILP)	Buildings or collections of privately operated units with visiting supports	\$12-\$18	\$9-\$20	\$21-\$38
SRO / Rooming Houses	No supports	\$11	\$0	\$11
Self-Contained apartment-mini suite/bachelorette	No supports	\$14-\$20	\$0	\$14-\$20
Self-contained apartment	No supports	\$25-\$35	\$0	\$25-\$35

Source: Eberle et al (2001a). Homelessness – Causes & Effects: The Costs of Homelessness in British Columbia.

4.4.1 Shelters

As stated earlier, the cost of sheltering an individual or family in the emergency shelter system is substantial and is often held out as a cost justification for many eviction prevention initiatives. In the Lapointe 2001 Rent Bank Evaluation, the estimated cost of a family staying at a shelter for an average length of stay of 60 days was \$8,113.92 (or \$49,359.68 per year). The Eberle et al. (2001a) study for the province of British Columbia quantified per-capita costs of a wide range of publicly-funded services associated with homelessness. The annualized cost of emergency shelter is summarized in the following table.

Figure 18: Per client costs of temporary shelter accommodation

Type of Temporary Accommodation	Cost per client	
	Per day	Per year
Emergency Shelter (most support)	\$60-\$85	\$21,900-\$31,025
Emergency Shelter (some support)	\$31-38	\$11,315-\$13,870

Source: Eberle et al (2001a). Homelessness – Causes & Effects: The Costs of Homelessness in British Columbia.

In the current study, 24 of the 32 respondents stated that they had lived in emergency shelters at some point during the months following eviction.

Figure 19: Tenant housing situations in the months following eviction

Situations experienced in the months following eviction	Number of Reports	Median Incidences	Median Duration
Lived in an emergency shelter	24	2	8.5 weeks
Lived in subsidized / social housing	5	2	42 weeks

The average length of stay in shelters for respondents was 4 months and the median number of times that respondents reported staying in a shelter was two. One individual reported living in a shelter on 30 different occasions and five individuals reported living in a shelter between four and ten different times. However, the majority of respondents indicated that they had lived in a shelter between one and three different times. Thirteen respondents were homeless or living in shelters at the time of data collection. In contrast, only five respondents reported staying in subsidized or social housing after their eviction. The median reported duration of a social housing tenancy following eviction was 42 weeks.

Based on the Eberle et al (2001a) research figures, it would have cost between \$3,689 (for an Emergency Shelter with some support) and \$10,115 (for an Emergency Shelter with most support) to house the median study respondent residing in a shelter for 8.5 weeks on two different occasions. The cost of housing the tenants who reported living in social housing would have varied depending on the type of housing accessed. For the median tenant who reported accessing social housing on two occasions for a duration of 42 weeks, the cost would range from \$6,468 (for an SRO/Rooming House unit) to \$51,744 (for an Enhanced Apartment).

Individuals relying on emergency shelters do not typically pay fees. Therefore, it is likely that these shelter costs were almost entirely borne by the government. However, the public cost of social housing is generally offset by rental fee income paid by tenants. Hence, the cost to the public of housing individuals in social housing or subsidized units would vary considerably depending on the proportion of the housing cost paid by tenants through rent. However, it is important to note that rental fees paid by tenant recipients of social assistance or disability benefits would still be considered a ‘public cost’.

4.4.2 Social Assistance

Eleven respondents reported that they began to receive social assistance in the months following their eviction. Of these, about half (five respondents) described beginning to receive social assistance more than once following their eviction. Of four respondents who commented on the duration of time during which they received social assistance, two reported durations of 12 weeks, and two reported much longer periods.

Figure 20: Tenant supports accessed in the months following eviction

Situations experienced in the months following eviction	Number of Reports	Median Incidences	Median Duration
Began receiving social assistance	11	2	42 weeks
Involved with child protection services	4	n/a	n/a
Admitted to hospital emergency facility	13	2	0.3 weeks
Required use of addiction treatment	14	2	21.75 weeks
Involved in an arrest by police	13	2	39.5 weeks

4.4.3 Other Services

In addition to assessing the costs associated with housing individuals in shelters or in various types of social housing units, Eberle and her research team collected data on other types of residential supports that are often accessed by individuals who are homeless. In the current study, respondents reported significant numbers of arrests and visits to addiction and/or hospital facilities – most of which are far more expensive than the housing supports described above.

Figure 21: Per-diem cost of intensive residential supports

Facility	Services	Per-diem expenses		
		Residential	Support	Total Cost/day
Correctional facility/holding cell Provincial institution	Cell, meal, security			90-125
				155-250
Psychiatric hospital	Psychiatric, assessments and referrals			200-600 average 380
Drug and alcohol treatment and recovery centres	Substance misuse treatment			Detox 80-185 Recovery 40-65
Mental health residential facilities	Supervised small scale mental health residence	36-55	106-155	140-191

Source: Eberle et al. (2001a). Homelessness – Causes & Effects: The Costs of Homelessness in British Columbia.

In addition to accessing social assistance, a number of respondents described relying on various other community supports or services. Of the 13 individuals who reported accessing hospital emergency services, several reported being admitted more than once. While most individuals

reported the duration of their hospital stay as less than one week, one individual reported being in hospital care for 12 weeks. Of the four individuals who reported involvement with child protection services, one described having contact with this service twice.

Fourteen respondents described accessing addiction treatment following their eviction. Seven respondents indicated a median of two instances of requiring treatment; two additional individuals reported 'many' and 'several' incidences of treatment, and one respondent indicated that addiction treatment was 'ongoing'. Eight respondents who indicated the duration of their addiction treatment reported a median of 21.75 weeks spent undergoing treatment. Based on these responses, the median cost of addiction treatment for these respondents would range between \$12,180 and \$56,332¹⁶.

Thirteen respondents report being involved in an arrest by police following their eviction. The eight individuals who commented on the number of arrests in which they had been involved reported a median of two arrests. Two additional individuals commented they had been involved in 'many' arrests. Of four respondents who described the duration of their incarceration or detainment, two had been held for one week or less, and two reported durations of 1 ½ and 2 years. The median number of arrests experienced by the respondents was two, and the median duration of the arrest / incarceration was 39.5 weeks. Hence, for the 'median' respondent in the sample of those who had been arrested, the cost of residence would have been between \$24,885 and \$138,250 depending on the type of facility.

Twenty-five tenants describe making use of a food-bank or other charitable service in the weeks following their eviction. Only one of the Vancouver respondents did not report using a food bank or other charitable service. Other services accessed by respondents include 'outreach workers', hospital social workers, and in Montreal, the Office Municipal d'Habitation de Montreal.

A final hidden public cost of eviction involves the cost of processing rental tribunal applications. In the case of Ontario, Tribunal processing costs are only partially offset by the application fee charged by the Tribunal.

4.4.4 Personal Supports

It is important to note that many of the costs of eviction are borne by the individuals and their families, rather than by taxpayers. For example, evicted tenants who spend time with family or friends while they search for an apartment endure many of the non-quantifiable costs of eviction, but do not necessarily impose a cost on social services. Close to half (48 percent) of the tenants interviewed in this study spent some time living with friends or family members during the weeks following their eviction. Similarly, the 2004 Consulting study showed that the largest

¹⁶ This last number is calculated at 2 x 21.75 weeks of the highest 'detox' figure, and therefore does not represent a realistic pattern of use. No calculation was made for 'psychiatric hospital' because the number receiving psychiatric services vs. medical services and the comparative costs were unknown.

proportion of tenants facing eviction seek no assistance, while 29 percent of evicted tenants remained with friends or family in the period immediately following their eviction. While respondents were able to access support from family and friends following eviction, they also experienced interpersonal tension or feelings of guilt due to a sense of ‘burdening’ others with their housing difficulties.

SECTION 5. FACTORS OF SUCCESS IN ACHIEVING EVICTION PREVENTION OUTCOMES

As discussed in the literature review, there are three principle desired outcomes of eviction prevention which are well defined in the international and Canadian literature (Laplante et al, 1999; SPARC BC, 2003; Shinn, 2001, HUD, 2004). These outcomes include:

- Increased housing stability of tenants;
- Reduced reliance on publicly-funded social services; and,
- Increased rental affordability.

This section presents perspectives on the factors of success which contribute to the effectiveness of eviction prevention in achieving these outcomes. Findings are based on interviews, surveys, and focus groups with tenants, private and social housing landlords, and eviction prevention agencies.

5.1. Tenant Perspectives

Tenants responding to the questionnaire and participating in focus group discussions were asked to describe the extent to which they challenged notices of eviction, specific actions they had taken, successes achieved in preventing their eviction, failed efforts, and suggestions for more effective support to prevent evictions support. In addition, respondents were asked to describe any experience with a housing tribunal.

Respondents indicated that their landlords had tried to evict them an average of 2.9 times, while they had actually left their rental units an average of 2.1 times. The range of responses included one tenant who had been successfully evicted 11 times based on 12 attempts by different landlords, to another who had never been successfully evicted despite receiving six separate notices of eviction.

Approximately one-third of interviewed tenants facing an eviction had taken no action of any kind. However, the majority of participants undertook various efforts aimed at challenging their eviction. These were generally unsuccessful.

Figure 22: Tenant actions taken to prevent eviction

Action Taken to Prevent your Eviction	Number
Had face-to-face discussions with your landlord or property manager	75%
Telephoned or visited an agency offering tenant-landlord information	44%
Found someone else to sit down with you, landlord/property manager	22%
Applied for emergency financial assistance – either a loan or grant	19%
Applied to have a lawyer represent you at an eviction hearing	13%

Used a financial trusteeship	0%
Did not seek any assistance	34%
	n=32

A full three-quarters of interviewed tenants stated that they had face-to-face discussions with their landlord or property manager in an attempt to prevent their eviction. Nearly one-half reported having contacted an agency offering tenant-landlord information. Twenty-two percent of respondents relied on a third-party to intervene and resolve their dispute. This group included six Vancouver-based tenants who made use of a system of arbitration available through the Vancouver Residential Tenancy Office. A similar number sought emergency financial assistance from a non-profit or provincial agency.

Only seven of the 32 tenants successfully prevented at least one eviction, including two tenants who reported two instances of successful prevention. The majority of successful challenges to eviction occurred in Vancouver (five of twelve respondents). Two of the eighteen Ottawa evictions were successfully prevented because landlords attempted to evict tenants with insufficient grounds, and the Housing Tribunal overruled the eviction notice. One other Ottawa respondent had contacted an agency offering tenant-landlord information and was still disputing his eviction at the time of the interview.

Participants reported some instance of success in virtually every category of eviction prevention identified in the questionnaire. The action which seemed to be the most effective for respondents involved some form of third-party intervention with their landlord. Three of the seven respondents who reported engaging in mediation or arbitration indicated that this action contributed to preventing their eviction. All three were Vancouver residents who had sought arbitration through the Residential Tenancy Office.

Figure 23: Success of tenant actions taken to prevent eviction

Did the Action Prevent your Eviction?	Successful
Had face-to-face discussions with your landlord or property manager	2 of 24
Telephoned or visited an agency offering tenant-landlord information	2 of 14
Found someone else to sit down with you, landlord/property manager	3 of 7
Applied for emergency financial assistance – either a loan or grant	1 of 6
Applied to have a lawyer represent you at an eviction hearing	1 of 4
Did not seek any assistance	0 of 11

5.1.1 Effectiveness of Seeking Assistance

Approximately one-third of the 32 study participants reported not seeking any assistance in at least one of their evictions. In each of these cases, the eviction process resulted in the tenant vacating their rental unit.

While quite a few attempted to prevent their eviction by meeting with landlords or property managers, this method of eviction prevention was reported to be successful in only two of 24 cases. Some tenants perceived rooming house landlords to be particularly strict. In Vancouver, a difference between the shelter and non-shelter respondents was evident in terms of the actions taken to prevent eviction. Only two of the six shelter respondents took any action beyond meeting with their landlord to avert an eviction. All the other Vancouver respondents in the shelter sample discussed their situation with their landlords and subsequently vacated the premises, whether or not the eviction was based on sufficient grounds.

A number of tenants reported having difficulty opposing eviction because of the time that would be required to undertake a successful challenge; some respondents suggested it was easier to give up and move. As well, individuals who reported being forced to leave ‘right away’ or in a matter of hours and who lost their belongings as a result, stated that they did not have the time or resources required to seek assistance. Further, a number of respondents reported being unable to afford the costs or fees associated with various eviction prevention measures. For example, one individual described having to pay a ‘consultant’ who charged \$100 per hour.

5.1.2 Limitations of Available Support Services

While a number of tenants reported receiving helpful support from various community services, many also described ways in which these services were limited in the help that they provided. Respondents also suggested that administrative procedures often did not ‘fit’ with tenant circumstances or needs. In four of the Vancouver cases, the respondents contacted a tenant advocacy agency to seek advice. However, at least two of these individuals said that the advocates were not especially helpful. Four of the six Vancouver non-shelter respondents had filed for arbitration at the Residential Tenancy Office. In one case, the arbitration was still in progress at the time of data collection. In another case, the arbitrator found for the tenant, but the tenant was not notified of this favourable ruling until the date by which she was supposed to vacate her unit. Another tenant contested an eviction for non-payment, but describes losing the challenge because she did not have enough money to pay her rent. This individual was waiting for Employment Insurance benefits to arrive and her landlord was not willing to extend her rent payment due date.

Respondents described experiences that reflected how these difficulties intersected with other problems such as addiction, abuse, and lack of knowledge of landlord-tenant laws. As a result, many tenants expressed frustration and feelings of helplessness as various supports did not address their multiple and interconnecting difficulties. For example, in a Vancouver case, a woman whose roommate had been removed by police because he was physically abusing her was evicted because she could not afford to pay rent after the departure of her roommate. The respondent reports not having the emotional resources to contest this eviction. Others who tried but were unable to prevent their eviction were unsuccessful because they did not understand the legal vocabulary included in the notice of eviction and the letter of appeal. Some respondents

indicated that addiction issues interfered with their ability to engage in necessary procedural activities such as arriving at court on time. Another respondent approached his landlord about his eviction notice but was unsuccessful in challenging the eviction because he had spent his rent money on drugs and was therefore unable to make his rent payment.

5.1.3 Rental Housing Tribunal

Some tenants reported that it was difficult to make use of eviction prevention supports and courses of action such as the Rental Housing Tribunal because the processes involved were simply too time-consuming. This was particularly evident for those tenants who were told they had only a few hours, or days to vacate their place of residence. Nonetheless, a number of respondents did report experiences which culminated in a Housing Tribunal case. Some tenants expressed the perception that the Tribunal is biased towards landlords and property managers, and that responses are dependent on an individual's ability to afford a good lawyer. At least one tenant described an experience wherein accounts of her past behaviour were used in an attempt to defeat her appeal. Another respondent warned that while a Tribunal win could be positive in the short term, it may also be a barrier to securing rental housing in the future. He reported that future landlords would likely look unfavourably on a tenant who achieved a successful challenge at the Tribunal. One tenant suggested that the Tribunal could pose financial risks to tenants because she assumed that tenants could be responsible to pay for administrative or legal fees related to an unsuccessful appeal. In contrast, at least one respondent felt that Ontario's new Tenant Protection Act had made the process of evicting tenants more difficult for landlords.

An Ottawa respondent reported that her non-profit housing agency took her to the Housing Tribunal for non-payment and arrears of \$550. Because she applied for and received an emergency grant which was paid to the landlord to cover her arrears, she did not attend the Tribunal hearing. She was confident that her debts had been paid, and was advised by administrative staff at her housing corporation that her attendance was not necessary. However, she fell into arrears again and was subsequently evicted with one week's notice. At the time, her successful Tribunal challenge had resulted in her believing that her eviction issues were resolved. However, she later learned that the no-eviction decision taken by the Tribunal applied only to that one instance, and that the Tribunal had given her housing provider permission to evict her should she continue to fall into arrears. With her one-time emergency grant used up, the respondent left her housing unit owing \$329 in rent arrears.

The same tenant reported being unaware of community eviction prevention supports, and therefore did not seek advice from housing help agencies until her 'final notice of eviction' one-week period. She was told by all agencies that they were unable to help her at that stage. Before leaving, the tenant did considerable damage to her rental unit. As a result, her debt to the housing corporation rose to \$1600 of unpaid rent plus the cost of damages. This amount would have to be paid before she could return to live in social housing. The respondent reported leaving her belongings when she left her apartment because she was unable to afford moving expenses.

5.1.4 Suggested Supports

Reflecting on their eviction experiences, a number of respondents discussed factors they feel would have improved their ability to prevent or successfully challenge a notice of eviction. Individuals described the need for more time in which to contest eviction; one respondent stated that getting only a few hours, or even a few days, was not enough time to seek assistance and to be successful in preventing an eviction. As well, several individuals commented that increased knowledge of eviction processes and available eviction-prevention resources were of primary importance. At least one respondent indicated that, having increased her knowledge about eviction processes with the help of an outreach worker, she would now know how to fight future evictions.

5.2 Landlord Perspectives

Both private and social housing landlords participating in the study were generally in strong agreement as to the benefits of preventing eviction. While most landlords pointed to financial advantages to housing providers of avoiding the costs of eviction, several also recognized the benefits of eviction prevention to tenants. Many landlords outlined a number of internal processes or procedural flexibility which they invoke in the attempt to avoid issuing notices of eviction; these individuals report viewing eviction as a tool of ‘last resort’ for protecting their interests against problem tenants.

Figure 24: Factors of success - Landlords

Successful Eviction Prevention Measures	Rating out of 5		
	All Landlords	Private	Social Housing
Financial trusteeship for tenants	4.6	4.8	4.4
Rent subsidies made available directly to landlords	4.4	5.0	3.7
Emergency financial assistance to tenants	4.1	4.8	3.6
Direct communication between tenant and landlord	3.8	3.0	4.4
Conflict Resolution & Mediation services	3.1	3.0	3.3
Legal Representation for tenants	2.9	2.3	3.4
Information & Advice on tenant-landlord issues	2.8	2.7	2.8
		n=5	n=5

Both private and social housing landlords considered avoiding the potential loss of rental revenue as a desired outcome. This outcome had not been identified during the earlier phases of the study. Both groups of landlords confirmed that initiating the evictions process does not necessarily lead to the departure of the tenant from their unit, with several respondents indicating that this occurred in as few as 25 percent of cases. This finding is consistent with that of the Lapointe (2004) eviction study.

Landlord assessments of successful eviction prevention initiatives varied considerably from respondent to respondent, often depending on landlords' impressions of why evictions happen. Landlords' perceptions of the causes of eviction varied. Some landlords suggested that many tenants were simply exploiting landlords and public services, while others asserted that evictions are most often caused by misunderstandings which merely need to be negotiated through open communication and cooperation. Obviously, this range of perspectives resulted in significant differences in terms of suggested remedies for dealing with eviction.

Generally, landlords rated financially-based interventions higher than other types of interventions – specifically, financial trusteeship for tenants, rent subsidies made available directly to landlords, and emergency financial assistance to tenants. All but one of the surveyed landlords rated rent subsidies made available directly to landlord with a 5 out of 5. In contrast, social housing landlords rated direct communication between tenant and landlord as most effective, along with financial trusteeships.

The types of interventions thought by landlords to be least effective included information and advice on tenant-landlord issues, and legal representation for tenants. On average, the social housing landlords interviewed during the course of the study rated all types of eviction prevention initiatives more favourably than did their private sector counterparts.

The landlords who were supportive of emergency financial help and rent subsidies paid directly to them reported that these interventions were helpful because they reduced concerns about their own cash-flow. However, a number of respondents who cited the benefits of these types of eviction prevention initiatives expressed concerns that emergency assistance was often of limited help because this type of assistance fails to address the underlying and ongoing financial problems that are experienced by some tenants. A number of respondents attributed these ongoing difficulties to tenants' behaviour and improper management of income. Consequently, several landlords suggested that financial counseling should accompany any kind of financial support made available to tenants.

While eviction presents a cost to all those involved, it is also a legitimate sanction for the consistent non-payment of rent or socially unacceptable behaviour. A few landlords suggested that tenants not only had inadequate money management skills, but that they were deliberately exploiting emergency financial resources such as social assistance shelter allowance top-ups, and taking advantage of landlords. One respondent noted that emergency finance initiatives should rely on stricter eligibility criteria. Another landlord suggested that none of the eviction prevention initiatives cited would be effective. This individual attributed evictions to unforeseen but temporary financial difficulties such as the loss of a roommate, but did not see any value in relying on external interventions.

One suggestion raised by both private and social housing landlords was the need for tenants with poor financial management skills to rely on financial counseling to ensure that the rent is paid

regularly and promptly. This is of particular use in situations where the tenant can ‘afford’ to pay the rent, but fails to do so. Respondents suggested that, with the exception of trusteeship programs which focus on people who lack the capacity to function independently, governments and other eviction prevention agencies have been reluctant to support a program which places more of an onus on tenants to improve their own individual situation.

The majority of landlords who commented on legal help rated this type of initiative unfavourably. At least two respondents commented that legal and/or mediation-based initiatives fail to resolve the issues at the heart of eviction and instead serve to protect difficult tenants who do not take seriously any agreed-upon solutions. One landlord complained that legal services simply allowed tenants to ‘shirk responsibility’.

A minority of landlords suggested that information, conflict resolution, direct communication, and even legal services were helpful in preventing eviction. Two respondents felt that mediation and negotiation were cost-effective ways to resolve misunderstandings before undertaking more costly legal and arbitration processes. This was thought to be particularly helpful where tenant-landlord agreements were put in place. Another suggestion was the use of rental subsidies which would help to avoid ghettoization. One respondent suggested that landlords and tenants need to better understand the rules and their respective responsibilities with respect to rental housing agreements.

This insight into landlords’ view of eviction provides allows us to better understand their general lack of enthusiasm with respect to eviction prevention initiatives which are undertaken late in the eviction process. Many landlords indicated that while early intervention in problem situations would be helpful, prevention efforts are unhelpful, and even bothersome, when undertaken after a notice of eviction has been issued.

5.3 Perspectives of Eviction Prevention Agencies

Eviction prevention agencies were asked to rate the importance of the factors outlined (see Figure 25) to successful eviction prevention based on their *general* experience. Identified factors included the eight factors of success identified earlier in this report, as well as additional factors identified by the respondents themselves. Respondents also described several barriers to achieving desired outcomes.

i. Outreach

Outreach was reported as an important component of eviction prevention by the majority of agencies interviewed. Several agencies reported that direct contact with tenants and landlords is crucial in order to fully assess client situations, and to refer them to correct support services, particularly when they have multiple needs and complex circumstances.

Figure 25: Factors of success – Eviction Prevention Agencies

Factors of Success	Average Rating out of 5
Outreach - Program staff make direct contact with tenants	5.0
Outreach - Program staff make direct contact with landlords	4.3
Systems Approach: Program offers more than one eviction prevention service	4.3
Timing: Interventions take place early in the eviction process	4.2
Research: Research, evaluation, monitoring, data collection and analysis related to evictions and their prevention.	4.0
Administrative flexibility: Flexibility in the delivery of social assistance payments and the timely administration of rent subsidies.	3.9
The program combines eviction prevention with referrals to other social and health services	3.8
Location: Program is located in areas with high rates of eviction	3.6
	N=16

In particular, the affiliated Toronto and Ottawa early intervention project reported that a significant reason for the program’s effectiveness was the ability to reach households unaware that their landlord had initiated an application to evict (CERA 2000). Further, the project’s telephone follow-up was also considered crucial to its success in preventing eviction. Another agency underlined the importance of communicating an initiative’s existence to caseworkers, support services, agencies and clients in order that those who need help know of the service’s availability.

ii. Systems approach to eviction prevention

Eviction prevention initiatives often recognized the range of difficulties faced by tenants at-risk of eviction. A number of programs described the relationship between eviction prevention issues and a myriad of other issues such as accessibility of services and amenities, and transportation. Agencies report using a multidisciplinary or systems approach, providing holistic services that encourage staff to look at the entire circumstances of the family: financial, social, familial, school, and employment activities. In addition to offering short term crisis and eviction-related help, at least half of the agencies included in the inventory of eviction prevention initiatives offered some type of help with ongoing housing issues, such as tenant-landlord relations, property standards, and other rental housing-related issues. Many organizations work with tenants on a one-to-one basis to assist them in applying for social assistance, social housing, disability, or employment insurance benefits.

In addition, almost a third mentioned assisting with longer-term or indirectly related issues such as tenant behaviour, health, recreation, domestic violence, financial education, addiction, and emotional support. A few agencies stated that they helped tenants to relocate and/or find

alternative accommodations – particularly when the tenant’s current housing was not considered inhabitable or sustainable. One agency reported providing secretarial services and computer access for individuals in need of help with correspondence.

Agencies in the city of Ottawa engage in ‘accommodation planning’ with people who are living in units with high shelter costs. The plan involves documenting short and long term plans with the goal of securing more affordable housing, sharing housing, and/or exploring other higher-paying income supports. Indeed, many initiatives report that eviction prevention programs are often the introduction to income security programs such as Social Assistance. One initiative reported that a wide spectrum of issues are dealt with by eviction prevention initiatives, but are not necessarily considered in funding allocations.

There was also a recognition by many of the agencies that larger-scale interventions are needed to help many of their clients – i.e. Increased social Assistance: Ontario Works (OW) /Ontario Disability Support Program (ODSP) shelter benefits, more subsidized housing, and, although mentioned less often, more support services for clients. This is true for a number of the tenants interviewed in this study, many of whom have multiple challenges of addictions, health problems, and police involvement. Informants suggested that clients should be connected to the right agencies which offer supports for clients with a number of needs, and not just short-term financial services.

A few agencies cited the ability to provide direct financial resources to tenants as an important factor for success in eviction prevention. The ability to assist paying arrears – often directly to landlords and/or utility providers – was often critical in preventing evictions. The need for financial assistance was often described as peaking during particular times of the year – for example, at Christmas, and in September when back-to-school supplies were needed. However, difficulties can arise if arrears support is issued to Social Assistance recipients; the influx of income can sometimes lead to variation in Social Assistance payments.

iii. Timing of interventions

This is one area where there was strong agreement across eviction prevention agencies, as well as tenants and landlords, as to the importance of intervention prior to eviction notices being issued. Many agencies emphasized the importance of early intervention in order to increase the likelihood of eviction prevention. Virtually all agencies recognized the difficulty in trying to help a client with more than two months rental arrears, or one who is ‘too far’ into the eviction process; this puts additional strain on programs such as rent subsidies and rent banks who sometimes have to process payments urgently in order to avert eviction. Further, programs described that early intervention was more likely to result in successful negotiation with landlords.

A number of agencies described feeling limited in their ability to help clients at the last minute. Sometimes, application processes for financial and other supports would take longer than the ‘window’ of time prior to eviction; initiatives are also aware of the limited five-day period in which tenants can apply to appeal a notice of eviction. Several expressed the sense that clients would often not seek help until ‘the sheriff was at the door’, or would not inform workers of potential arrears difficulties. Because tenants are frequently reluctant to seek help early in the process, the need for an early warning system was expressed. While many agree conceptually on the importance of early intervention, proactive prevention is not generally practiced in a targeted or systematic way.

A number of initiatives reported housing crises that occur as tenants fail to abide by income verification requirements and thereby lose their RGI subsidy. In the case of Ottawa, requests for emergency funds to cover the resulting gap between tenant income and their rental fees are often made to the City’s Emergency Health and Social Support (EHSS) fund. As a result, Ottawa’s People Services Department continues to request that social housing providers advise them when Social Assistance recipients/tenants do not provide income verification, so that early intervention can take place where required. This would avoid cost of arrears owed (based on market rent) to non-profit housing providers.

In this regard, the termination of Ottawa and Toronto early intervention initiatives in 2003 is seen as a major barrier to increasing early intervention for at-risk tenants.

While early intervention was prioritized by the majority of initiatives, a few were actually targeted towards those individuals who were facing imminent eviction by restricting service to those who had appeal dates booked, or eviction notices in-hand. A few programs emphasized that even last-minute intervention (such as mediation) is often successful. One emergency funding initiative emphasized that it could, if necessary, process same-day requests for funds. However, both landlords and service providers were generally in agreement that the most advanced eviction cases were often least resolvable.

iv. Research and evaluation

Eviction prevention agencies are clearly lacking in their ability to conduct and use effective research and program evaluation. One municipality reported that there are ‘huge’ issues around research. This municipality receives little information from social housing providers, and faces significant costs acquiring housing-related information from CMHC. With no computer software that fulfills evaluation requirements, and no staff time to manually track the desired information, the City admits to having insufficient and unreliable data.

Agencies report little ability to undertake an impact or outcome-based evaluation of the project, with an emphasis on the investigation of the longer-term housing stability of clients. Instead, initiatives are generally only able to collect brief ‘output’ statistics. One agency cautioned that

purely quantitative evaluation of this nature obscures the amount of time and effort invested in prevention programs. Initiatives have few resources to allocate to program monitoring, follow-up and evaluation.

v. Administrative/procedural flexibility

Many agencies reported administrative and procedural rigidity on the part of various support services as a significant barrier to eviction prevention. One provider observed that the largest factor constraining the success of the initiative was dealing with social assistance, and especially Ontario Disability Support Program (ODSP). In such a large bureaucratic department, it is rare for eviction prevention staff to speak to the same ODSP employee twice. The respondent described how faxes were lost, and how staff would be ‘on the defensive’ because they were overworked; hence, increased workplace pressure gets ‘taken out on’ service recipients. The respondent reported spending a great deal of time assisting clients in navigating the Social Assistance ‘minefield’.

A second difficulty related to inflexibility was a sense of inconsistency with respect to the various services. One agency reported that while at least one Social Assistance program (Ontario Works) staff members allowed clients to access Community Start Up Benefits (CSUB) in particular circumstances, others did not. Administrative inflexibility on the part of Ontario Works caseworkers, or their lack of knowledge, was reported as a barrier to ensuring that shelter fund / CSUB funds actually reaches clients who need them. Regardless of the administration of funds, many initiatives recognized a more fundamental barrier with respect to Social Assistance: the general inadequacy of Ontario Works shelter allowance. Housing costs are simply unaffordable for Ontario Works recipients.

At least two providers highlighted procedural barriers that were specific to social housing providers. One respondent, who found that social housing providers were involved in approximately ¼ of Ottawa evictions, reported that social housing complexes have very poor maintenance records, and that it can be very difficult to engage them in mediation. Social housing landlords were sometimes found to be more difficult for tenant advocates to deal with because private landlords have greater flexibility and are not bound by the rules and regulations of ‘the system’. One worker described rigidity with respect to the social housing registry’s practice of removing tenants from the waiting list if they had not had contact with the registry in the past year.

The inflexibility of social service regulations is closely associated with rigid social policies. In particular, Ontario’s Social Housing Reform Act was highlighted by providers as triggering a significant number of evictions of tenants who lost their RGI subsidy for failing to produce income verification documentation on time. In addition, the Tenant Protection Act is associated with strict guidelines surrounding eviction notice and eviction appeals. One agency reported that although the Housing Tribunal provides notice of a Tribunal Hearing date assigned to a tenant,

the small print on the notice indicates that the tenant may lose the date without providing written acceptance of the appointment. As a result, tenants often miss their hearings and lose their right to their rental unit.

Quebec-based agencies responding to the survey stated that the Régie du logement procedures do not address the role of eviction prevention initiatives. There is also a lack of follow-up with respect to the Régie's decisions - such as addressing the question of where evicted individuals go after their hearing. Similarly, the Ontario Duty Counsel program reports administrative barriers within the housing tribunal. The program found the tribunal was inconsistent in distributing copies of hearing dockets, and that it was sometimes difficult to find the names of tenants having hearings that day. Further, tenant duty counsel lawyers often fail to provide copies of Tribunal orders for clients they represent. This effectively eliminates the possibility for review and appeal. Some adjudicators will not hold a case to allow tenant consultation with duty counsel.

Finally, one agency reported having difficulty obtaining support from home care or mental health funding programs because of the constantly changing mandates and resources of these programs.

vi. Cross-agency coordination

Several agencies identified partnerships with other organizations as an important component of eviction prevention service delivery. In particular, the cultivation of positive working relationships with landlords, utility companies and social assistance services to promote flexibility of payments and process was identified as particularly crucial.

As well, agencies emphasized the importance of networking with other eviction prevention service providers in order to make effective referrals, to share strategies, solicit funding, and to mobilize on a sectoral level. One agency stated that it was important to ensure a diverse range of eviction prevention initiatives are coordinated into a holistic approach so that programs can be used in combination with one another; this is crucial in order to ensure timely intervention and to produce a 'domino' effect whereby the various procedures and limitations for each program interact to produce multiple stressors for clients.

vii. Location of homeless prevention services

Location was cited as important for a few agencies, but did not seem to be rated as a central or key indicator of effectiveness. One agency stated that location is not critical provided that information and awareness of the program is promoted and disseminated throughout the city. Another initiative stated that location was not particularly important, so long as the service is generally accessible and relatively central – particularly that it is accessible by transit.

However, several initiatives, including Montreal neighbourhood-based initiatives, did cite location as important. A number of agencies with multiple offices (or multiple external agency

offices acting as delivery agents) throughout a municipality felt that this was a definite advantage in terms of initiative accessibility. Finally, the Tenant Duty Council (legal services) located at Ontario Rental Housing Tribunal Locations cited their location as key to their ability to talk directly with large numbers of clients facing eviction.

viii. Adequacy of Resources

The need for adequate agency resources was a significant topic highlighted by many eviction prevention service providers. Several agencies attributed their successes to the fact that they had more material and human resources than elsewhere, while others described their resources as inadequate. Several agencies cited their agency human resources as pivotal to the success of the program. For these initiatives, a high level of commitment from funders, employees, board members, and volunteers, and also the quality and quantity of individuals supporting the effort were cited as beneficial. Important personal qualities included generosity, personal devotion, previous personal and work experiences, length of service, communication and listening skills, psychological background, and skill in mediation. Finally, the importance of ongoing staff training was reported.

An interesting resource cited by one Montreal agency was longevity of service. The agency was highly regarded both within and outside of its catchment area due to its 15-year history. In addition, another agency cited good accounting systems as helpful in effective tracking of funds.

Many eviction prevention initiatives reported inadequate resources which limited their ability to address the demand for their service. Agencies described many aspects of their services which had to be cut, reduced, or compromised in order to adjust to shrinking resources despite increasing demands. Agencies reported spending a significant amount of time on fundraising, leaving less time to spend in working directly with and for clients. Limited resources and inconsistent funding were cited as major difficulties, leaving agencies with limited resources to address tenant arrears, and the inability to make program improvements such as a database which would allow processing of applicants on-line. One worker described how reduced staff numbers has left her with much less time to spend with each client. She is unable to provide any help to individuals who are not eligible for the service.

ix. Political / Economic Context

Eviction prevention agencies were acutely aware of the economic and political context within which their work was carried out. While one Ottawa agency cited the municipality's long-range planning strategy for the Homelessness Initiatives model of municipal-community partnerships as helpful, many described specific instances wherein market conditions or social policy significantly limited their eviction prevention efforts.

Several agencies indicated a sense that there was little political support from governments for their programs; as well, one small agency reported feeling as though it had little political power with which to win support. One of the interviewed agencies highlighted municipal policy discourse as a significant barrier. This agency suggested that the tendency to ‘diagnose’ and ‘treat’ individuals as ‘problem’ tenants with personal failures suggests a pathology of the tenant, and perpetuates the myth that only ‘bad’ tenants are evicted. This discourse obscures the reality that, in most cases, eviction is due to a one-off setback or crisis that tenants do not have the absorptive capacity to handle. The term ‘housing loss’ implies that tenants could have been more active in maintaining their housing. Further, these policies do not take into account or identify ‘tenants at risk’ of housing loss who would be unable to cope with this crisis. Finally, this respondent suggested that discrimination has not been considered thoroughly in many eviction cases, and that social housing complexes reflect issues of concentration wherein whole blocks of units seem to be differentiated on the basis of race and ethnicity.

Virtually all initiatives cited market conditions as a significant barrier which must be considered when assessing an initiative’s effectiveness. Increasing rents, rental housing shortage, competition between private developers, lack of social housing, increasing energy costs, and no additional subsidies make it difficult for eviction prevention agencies to find solutions. The removal of rent controls in Ontario, in particular, has resulted in skyrocketing rental fees in cities such as Toronto, leading to an increase in the number of individuals whose housing costs are too high for their income. Agencies reported that this trend is spilling into neighboring cities.

One Hamilton program described how the city’s relatively inexpensive downtown housing and social service supports (which are superior to those of some neighboring municipalities) attract more low income households who put greater pressure on eviction prevention services such as rent banks. Agencies report that vacancy rates affect a landlord’s willingness to be flexible, and that low vacancy and deregulation of rental fees mean that landlords are encouraged to evict tenants in order to increase rent on a unit.

The increasing cost of living is compounded for Social Assistance recipients in Ontario by the sharp 22 percent decrease in social assistance rates which occurred in 1996. Agencies cited the inadequacy of Social Assistance rates compared to market rental rates particularly in Ontario cities. Program staff members described dilemmas wherein they have encouraged tenants to use food money for rent; individual Shelter Fund or Community Start-Up Benefits amounts provide only temporary resolution of this issue. As a result, one agency described a recent shift in the circumstances of program users; while the program used to serve both the working poor and Social Assistance recipients, now virtually all clients are individuals receiving Social Assistance. Many agencies emphasize that eviction prevention initiatives must be matched with increased Social Assistance rates and more affordable social housing.

SECTION 6. COMPARING THE COST AND EFFECTIVENESS OF EVICTION PREVENTION

Section 4 provided some insight into the costs of eviction to tenants, landlords and social services agencies. Section 6 sets out a better understanding of the costs and effectiveness of eviction prevention, based on the experiences of four agencies. The initiatives profiled are assessed according to ‘cost’, and ‘relative effectiveness’. These cost categories were developed based on the costs reported by the four agencies, and allow for relative comparisons of the six initiatives delivered by these four agencies.

The assessment of relative cost is defined in terms of the following categories:

- Low cost: Under \$100 per client served, per year;
- Medium Cost: \$100-1000 per client served, per year; and,
- High Cost: Greater than \$1000 per client served, per year.

The assessment of relative effectiveness is based on the following criteria:

- Reach: indicates number of clients served per year, based on the following categories: ‘very wide’ (over 5000), ‘wide’ (1000-5000), ‘moderate’ (100-1000), and ‘limited’ (under 100);
- Effective targeting: indicates the extent to which the initiative targets clients who are at risk of eviction, and/or at risk of absolute homelessness; and,
- Impact on housing stability: indicates percentage of clients retaining housing, and length of time that housing was retained.

As discussed earlier, the costs of delivering Canadian eviction prevention services are not thoroughly documented. As indicated earlier in this report, Shinn (2001) has observed that reported program expenses are typically under-estimated. This is due to several reasons, including agencies’ tendencies to exclude administrative costs. However, assessing the costs of eviction prevention programs is also difficult because of funding arrangements. Program funding tends to come from a variety of sources for varying durations; accounting practices differ across programs, and many initiatives are components of larger agencies which absorb overhead costs.

Nonetheless, as an assessment of cost-effectiveness, the total per-client costs of a given eviction prevention can be compared to costs of evictions experienced by landlords, tenants, and publicly-sponsored services. The study survey found that the average social housing landlord paid \$2,937 per eviction (generally, out of public operating subsidies), and the average private sector landlord paid \$6,588 per eviction (a portion of which is often passed on to tenants through reduced maintenance or extra charges). Furthermore, the average evicted tenant reports paying \$2,234, in addition to personal and emotional costs. Finally, public costs that may be affiliated with an

instance of eviction include the costs associated with applications for eviction, Social Assistance, social housing, shelter use, or medical treatment.

This section focuses on the per-client cost and relative effectiveness of six eviction prevention programs delivered by the following four agencies: The Advocacy Centre for Tenants Ontario (ACTO), the Neighbourhood Information Post (NIP), the Salvation Army (SA), and Pinecrest-Queensway Health and Community Services (PQHCS).

6.1 Advocacy Centre for Tenants Ontario, Toronto

6.1.1 The Ontario Tenant Duty Counsel

Program Description

The role of the Tenant Duty Counsel program (see profile #8) is to advise or represent individual tenants as effectively as possible in the context of Ontario Rental Housing Tribunal hearings. Because the goal of the program is to provide the best representation for the tenant (which in many cases does not translate to ensuring the client remains in his/her existing rental unit), the outcome of this type of support often does not result in the preservation of the tenancy or the prevention of eviction.

The majority of clients – 88 percent – were provided summary legal advice. This means the duty counsel lawyer provides an explanation of the landlord and tenant laws and gives general advice as to how the tenant may wish to deal with the application at the Tribunal, but the lawyer does not represent the tenants in the actual Tribunal hearing. A smaller proportion of clients were represented in negotiations, mediations, and in Tribunal hearings. Representation in a hearing was usually limited to seeking an adjournment so the tenant could secure full legal representation from a community legal clinic or a private lawyer/agent.

Costs and Clients Served

The Tenant Duty Counsel program is funded by Legal Aid Ontario in the amount of \$1.4 million per year across Ontario. The program had a very wide reach with approximately 6,600 clients served in the six month period ending September 30, 2003. On an annual basis, this would work out to a cost of \$106 per client served.

The program is only available to those in receipt of a notice to evict, and is therefore well-targeted to those at risk of eviction. However, there is no attempt to ensure that those targeted are also at risk of homelessness.

Program Outcomes

The range of eviction prevention outcomes that can be attributed to assistance from Tenant Duty Counsel includes dismissal of the landlord's application to evict (meaning the tenant can continue to stay in the apartment for some time), negotiation/mediation which could result in more time for a tenant to vacate the apartment, and Tribunal approval of the application to terminate the tenancy, but with extensions to the minimum time period permitted under the Tenant Protection Act (TPA).

Tenant Duty Counsel may also result in an indirect impact in terms of eviction prevention, as they refer tenants to other eviction prevention initiatives such as the Rent Bank, the City of Toronto's Shelter Fund for Social Assistance recipients, as well as to community legal clinics which may in turn provide representation to prevent an eviction.

Program evaluation for the Tenant Duty Counsel, similar to other eviction prevention initiatives, has been focused on program outputs (i.e. number of clients served) rather than on program outcomes. The Ontario Tenant Duty Counsel Outcome Evaluation Project Report of June, 2004 focused on the positive impact of duty counsel in terms of granting adjournments. Adjournments involve negotiating, on average, 30 more days for a tenant to either pay the rent arrears or move out. The intervention of a tenant duty counsel can also reduce the amount of arrears owing by convincing the landlord to not require the tenant to pay the \$150.00 Tribunal eviction application fee. However, these interventions often serve to delay eviction by a few weeks, rather than prevent it.

The Tribunal evaluation report also examined the issue of whether the summary advice approach was more effective than providing direct representation for tenants during the Tribunal hearing. While the differences were not dramatic, the report indicated that in hearing situations, tenants fared better under the direct representation/advocacy model than under the summary advice model. It did not evaluate whether tenants actually remained in their rental units as a result of Tenant Duty Counsel assistance. As a result, there is no reliable method for determining whether or how many evictions were prevented, whether or for how long tenants remained in their housing unit, or what other costs may have been avoided because of this initiative.

The Tenant Duty Counsel, whether providing representation or summary advice, could be seen as a relatively low cost eviction prevention initiative with a predominantly low and limited impact on housing stability. However, as noted above, the initiative does have some positive impact on delaying evictions which could provide an opportunity for a tenant to access financial support or another method of preventing eviction. Although there is no formal follow-up tracking as to whether or for how long clients remained housed, qualitative data suggests that impact on housing retention is often short-term at best. Tenants served by the Tenant Duty Counsel receive some professional support and become more educated about rights and responsibilities. However, although some tenants were able to stay in their apartment for an additional 30 days because of support from tenant duty counsel, only in rare cases did the Tenant Duty Counsel report contributing to preventing a tenant's eviction on a sustained basis.

Ultimately, the duty counsel is most effective in preserving housing when it is coupled with income support programs, like rent banks.

6.2 Neighbourhood Information Post, Toronto

6.2.1 The Toronto Rent Bank

Program Description

Toronto's Neighbourhood Information Post (NIP) is a community agency which undertakes the central administrative functions of the operation of the Toronto Rent Bank. The Rent Bank (see profile # 25) is targeted exclusively to families with children, who are in rent arrears and are at risk of being evicted. Families can apply for Rent Bank assistance when all other avenues have been exhausted. Hence, this program is categorized as having 'moderately effective targeting' because applicants are at risk of eviction, although not necessarily at risk of being homeless. Loans are available for up to 2 months of rental arrears, to a maximum of \$2,500. The arrears payment is made by the Rent Bank directly to the tenant's landlord. The scope of the Rent Bank's activities also includes other services such as mediation between tenant and landlord.

Costs and Clients Served

In the twelve month period ending September 30, 2003, 222 households received Rent Bank loans. The most recent annual operating costs provided by the NIP totaled \$213,000. This consists of \$118,000 for the seven Housing Help centres which provide front line intake services, and \$95,000 for the NIP central administration (comprised of \$70,000 from the City of Toronto, and \$25,000 from the United Way). Hence, the average administrative cost of the program – excluding the value of the loans themselves - is approximately \$959 per client. However, this number must be taken with caution. On one hand, this per-client cost may be inflated because it does not take into account the clients that are assisted indirectly through one-time contact and referral to other community agencies for more appropriate assistance. On the other hand, per-client costs could be underestimated if Housing Help centres draw upon resources provided by funders other than the City of Toronto (e.g. through sharing of staff, offices, or other overhead expenses between programs), in order to deliver the Rent Bank program.

Although the Rent Bank financial assistance is structured as a loan, the NIP acknowledges that there are a significant number of defaults in the repayment of loans. The August 26, 2004 City of Toronto Community Services Committee report states that in the first four years of the program, 35 percent of loans have been repaid; the report projects that 49 percent of the loans will be fully repaid. As the average loan in the four years of rent bank operations has been \$1,500, this means the foregone loan funds will be approximately \$750 per client.

With the average administrative cost of the 222 households who received loans at \$959 and the average loan amount not repaid of \$750, the average cost of assisting each rent bank loan client is approximately \$1,709. This is a 'high' cost per client served, and seems especially significant compared to the lowest per-client service cost that was reported in the survey - \$3.80 per client served by the Toronto Early Intervention Eviction Prevention Program (see profile 10). This latter initiative reports mailing 500 information packages per week to clients at risk of eviction. However, eviction prevention outcomes for each package mailed are not known. In contrast, the Toronto Rent Bank is strongly oriented towards maintaining the housing stability of clients facing eviction by means of direct payment to landlords in exchange for halting the eviction process.

Program Outcomes

Evaluations undertaken to date have included an examination of housing stability. Reported results show success in meeting the goal of keeping people housed. The 2001 evaluation of the Rent Bank undertaken by Lapointe reported on the housing stability outcomes of 220 clients approximately seven months following their loan.¹⁷ Of these, 191 (87 percent) were housed in the same accommodation as when the loan was originally provided, while a further 16 (7 percent) had moved on a voluntary basis to different accommodation. Only 12 of the 220 tenants (6 percent) had been evicted. These data suggest that the Rent Bank system, while having a 'moderate' reach in terms of the number of clients assisted, has been 'highly effective' at stabilizing the housing situations of its clients in the medium-term. However, what is not clearly documented is whether the clients remained in their current accommodation for more than several months. Also unknown is whether the Rent Bank clients would have been rendered absolutely homeless following an eviction without having received a loan.

6.2.2 Trusteeship Program

Program Description

The Neighbourhood Information Post's trusteeship program is an example of a program which provides 'money management' services to ensure that a tenant's rent is paid from their income as a first priority. The program arranges for low income households to have their income paid directly to a trustee who, in turn, pays rent directly to the landlord on a monthly basis. Remaining funds are disbursed to the client to spend on other items, often at weekly intervals. While the goal of the program is to work towards independence for the client, many of the clients never 'graduate' from the program.

Costs and Clients Served

¹⁷ Lapointe reviewed July 2000 data for clients who had received loans between December 1999 and January 2000.

The trusteeship program has a very limited reach as it serves only a small number of clients with special needs. However, the program is highly effective in targeting as it serves only those who are at high risk of eviction and absolute homelessness. The cost of administering the program was \$25,450 and 36 clients were served. Hence, the per-client cost of the service is \$706, which designates it as a ‘medium-cost’ initiative relative to the others included in this section.

Program Outcomes

Of the 36 clients served, 34 remained housed throughout the program and were free of rental arrears, and therefore not at risk of economic eviction. Therefore, this approach is designated as having a ‘high’ and ‘long term’ impact.

Finally, it is important to note that trusteeship programs need to be evaluated in terms of qualitative impacts in addition to economic costs and benefits. An important consideration with respect to this type of initiative is the way in which it can serve to disempower tenants by seizing control of their income. Providers of this type of service will need to be critical of their capacity to balance clients’ need for support with the threat to client autonomy.

6.3 The Salvation Army, Ottawa

6.3.1 HomeSafe Rent Bank

Program Description

The HomeSafe rent bank provides one-time emergency grants or loans to clients in arrears for their rent or other essential shelter-related utilities such as heating and electricity. In addition to providing emergency financial assistance, the program offers support for advocacy and negotiation with private landlords, utilities services, social services, and in some cases, referrals to other support organizations (eg. counselling services).

HomeSafe clients are restricted to families with children in imminent danger of losing their permanent housing, which have exhausted other social services and community resources, and do not owe more than one month of rent arrears or face total arrears exceeding \$1,000. The program also restricts eligibility to households considered capable of repaying a loan in a timely manner. Clients cannot be repeat users of HomeSafe services. This program is considered to be ‘moderately effective’ in targeting services as it directs its services to clients who are at risk of eviction but not necessarily at risk of absolute homelessness.

Costs and Clients Served

In 1999, the Salvation Army applied for and received \$24,000 from the Regional Municipality of Ottawa-Carleton’s Homelessness Initiative Fund to establish the pilot ‘HomeSafe’ rent bank

project. It received a further \$77,000 in 2000 from the City of Ottawa through the Provincial Homelessness Initiatives Fund (PHIF) funding. This was supplemented with a total of \$23,500 from the federal government's Supporting Communities Partnership Initiative (SCPI) for the period 1999 and 2002. Based on the success of the program, additional funding was contributed in 2001 by the City of Ottawa Housing Branch through the provincial Homelessness Initiative.

In 2003, HomeSafe program expenditures totalled \$244,194. This included funds for one 0.5 FTE caseworker responsible for all HomeSafe cases. Of this total, \$158,839 (65 percent) was spent in direct payments to 225 clients, each of whom received an average of approximately \$700 in assistance. Hence, the reach of this program is considered to be 'moderate' in terms of number of clients served. Including direct and overhead expenditures, the cost of providing HomeSafe emergency financial assistance was 'high', averaging \$1,085.31 per client in 2003.

The per-client costs do not account for revenue streams from loan repayments because of the lack of available data on this source of income. The program budget predicts an income of \$10,000 in loan repayments. However, the actual income from loan repayment in 2003 is not stated. In 2002, only 26% of clients were reported to have 'at least partially honoured' their loan repayment plans (Salvation Army, 2003). However, this number had increased from only 14 percent in 2001. The increase was attributed to referrals to the MoneyWise service for budget coaching or trusteeship services wherein the repayment could be factored into individuals' monthly budget.

The program budget was significantly reduced in 2004, leaving only \$25,031 for direct assistance to an anticipated 35 clients. The amount available per client has been reduced to \$500, which may enable direct assistance resources to be shared among more individuals. In addition to the significant decrease in available monetary assistance for clients, entry criteria for participation in the program became more restrictive. Prior to the 2004 budget, the program had been open to clients facing up to two months or \$2000 of rental arrears, and three months in utilities arrears (Nemiroff, 2004).

The impact of the 2004 cut in funding has also been felt by the remaining program staff person. While previously able to provide over-the-phone information and advice to any individual who contacted the initiative, the staff person is now expected to limit their time to assisting only individuals who are program clients. In addition, waiting times are now longer for clients, sometimes resulting in client crises escalating to the point where the change in the client's situation renders them ineligible for the service (Nemiroff, 2004).

Program Outcomes

In terms of outcome evaluation, the Salvation Army conducted follow-up calls with clients in order to determine their housing status at three- and six-month intervals following initial in-take. The following table summarizes the results of this assessment.

Figure 26: 2002 HomeSafe follow-up statistics

Follow-Up Statistics for the year 2002				
Three Month	Helped Financially	Not helped financially	Total	% of Contacted
Still in Unit	98	27	125	94%
New unit	4	0	4	3%
Shelter	0	0	0	0%
Friends	1	0	1	1%
Other	0	3	3	2%
Total Contacted	103	30	133	
<i>Unknown (Unable to contact)</i>	<i>108</i>	<i>58</i>	<i>166</i>	<i>56% of attempted</i>
Six Month				
Still in Unit	83	33	116	94%
New unit	1	1	2	2%
Shelter	1	0	1	1%
Friends	2	1	3	2%
Other	0	1	1	1%
Total Contacted	87	36	123	
<i>Unknown (Unable to contact)</i>	<i>150</i>	<i>64</i>	<i>214</i>	<i>64% of attempted</i>

Adapted from Salvation Army Booth Centre (2003) *HomeSafe Service Annual Report Year, 2002*.

The vast majority of individuals who were contacted were still in their original housing unit at both the three- and six-month intervals. However, the interpretation of these results must take into consideration the large proportion of clients who were not contacted as part of the follow-up (56 percent of calls at the three-month point, and 64 percent at the six-month point). While some follow-up failed because clients simply didn't answer the phone, the majority of attempted contacts were unsuccessful because the phone numbers were no longer in service (58 percent of all 'Unknown' at three months, and 61 percent of all 'Unknown' at six months). Although the context of tenants' discontinued phone service is not known, this is a possible indication that many individuals in the 'Unknown' category have experienced significant financial difficulties, a loss or change of housing and/or isolation. Because of the uncertain nature of the follow-up results for this initiative, it is categorized as being of 'potentially high', 'medium-term' impact.

6.3.2 MoneyWise Trusteeship

Program Description

The MoneyWise program provides financial trusteeship services to clients who have chronic money management difficulties. MoneyWise assists recipients of social benefits, pensions, and/or wages, in managing their money in order to decrease the risk of homelessness. In addition, the program assists homeless individuals to secure housing by assuring landlords that rent will be paid on time.

MoneyWise clients must have a history of homelessness, or be at risk of homelessness. This includes clients who have accessed emergency shelter or support services of outreach teams, emergency services and drop in centres while living on the street. Hence, the program can be said to be 'highly effective' in targeting its services. The client base includes a mix of individuals who receive the service on either a voluntary or involuntary basis. Clients include individuals who have chronic difficulties paying rent and meeting basic needs, lack the basic skills to manage their income (often due to limited cognitive ability), are in a state of chronic financial mismanagement, and/or regularly lose their funds due to substance abuse, mental health problems or victimization. Clients may self-refer, or are referred by community support workers and social service benefit providers.

Costs and Clients Served

Funding for MoneyWise was originally provided by the City of Ottawa Housing Branch through the Provincial Homelessness Initiative's eviction prevention funding. By 2003, \$152,676 was allocated to MoneyWise. This total excludes social assistance grants administered by the program.

2003 expenditures for the MoneyWise program exceeded budgeted allocations, totalling \$158,677¹⁸. Because the program offers education and services rather than direct financial assistance, salaries and benefits, and operating expenses accounted for all expenditures. A total of 76 clients were involved for an average duration of 1 year at an average cost of \$2,087.86 per person. Hence, the program is classified as having 'limited' reach, and as being of 'high' cost. Most clients were involved for less than one year, but a small number were involved for three years.

In 2004, the MoneyWise budget was reduced to \$125,000. Because of this funding reduction, the program anticipated that it would be able to assist only 60 clients in 2004.¹⁹ The MoneyWise component of the program is staffed by three workers in 2 FTE positions.

¹⁸ The reason for this \$6000 discrepancy between reported budget allocation and program expenses is unknown.

¹⁹ According to Nemiroff (2004, p.21), an additional private funding source subsequently allowed the re-hiring of a 0.5 FTE worker. The expected caseload was therefore increased to 80. However, because this additional funding is not reflected in financial reports, the original expected caseload of 60 has been used in the cost-per-client calculation.

MoneyWise’s 2002 Annual Report provides an overview of the services providing to clients during the nine month reporting period. The document illustrates that of the 41 assessment and intakes completed from April 1 to December 31, 2002, 30 clients required full money management services, 6 required partial services and five requested and/or accepted budget coaching services.

A total 115 individuals were served during the first 18 months of the program. Of these, 50 were dismissed or discharged (in one case, because of death). There has been very little turnover in the program, and the service provider reports that most of the households served would not be successful in managing their financial affairs without support (Salvation Army, 2003a). However, the service reports a high rate of success in eviction prevention for its clients.

Figure 27: 2002 MoneyWise follow-up statistics

Outcome Focus	Outcome/Results
# of clients at imminent risk, not evicted and continuing to maintain appropriate housing	41 plus 66 carry over from pilot year Total=107
# of clients who had a continuation / resumption of essential utility services	41 plus 66 carry over from pilot project Total=107
# of clients who had a continuation / resumption of non-essential service such as phone, cable	36

Adapted from Salvation Army Booth Centre (2003) *MoneyWise Service Annual Report April 1, 2002 to December 31, 2002*. Ottawa, ON: Author.

The Annual Report illustrates that 107 out of a total of 115 of clients in imminent risk of eviction were able to maintain appropriate housing. The same number of clients was able to continue or resume essential utility services. This proportion represents 93 percent of individuals served were able to maintain their housing and their utilities, and is the basis for designating this initiative as having a ‘high’ and ‘long-term’ impact. In addition, 36 individuals (31 percent) were able to continue or resume non-essential utility services.

6.3.3 A note on changes to the Salvation Army program

In 2004, the amalgamated HomeSafe/MoneyWise program is projected to spend 14 percent of expenditures on direct financial assistance to clients, down from 39 percent in 2003. Operating costs (including office supplies, administrative expenses, rent, purchase of service, and management oversight) and staff salaries make up 86 percent of projected 2004 expenditures. With the anticipated reduction in the number of clients served, per client costs are projected to rise. The 2004 cost of the amalgamated service is expected to be \$1,921.05 per client, approximately \$600 more per client than the combined cost per client in 2003.

Figure 28: HomeSafe and MoneyWise – 2003 and 2004 expenditures

Item	HomeSafe 2003	MoneyWise 2003	HomeSafe & MoneyWise 2003	HomeSafe/ MoneyWise 2004
Operating Costs	\$36,337 15%	\$88,882 56%	\$125,219 31%	\$83,469 46%
Salaries and Benefits	\$49,018 20%	\$69,795 44%	\$118,813 29%	\$74,000 40%
Financial Assistance	\$158,839 65%	\$0 0%	\$158,839 39%	\$25,031 14%
Total	\$244,194	\$158,677	\$ 402,871	\$182,500
Clients served	225	76	301	95
Per client	1,085.31	\$2,087.86	\$1,338.44	\$1,921.05

Data source: Rebecca Nemiroff (2004) *Home Safe and Money Wise: A Process Evaluation of the Salvation Army Ottawa Booth Centre's Eviction Prevention Program*. Ottawa, ON: University of Ottawa.

Like many of the initiatives studied, funding for the two recently amalgamated program components are derived from a number of funding sources which have differed in amount and duration. This makes historical comparisons difficult. Furthermore, without more in-depth tracking of client service use, through different housing circumstances and before and after eviction, it is very difficult to assess the full cost-savings of programs such as HomeSafe and MoneyWise.

6.4 Pincrest-Queensway Health and Community Services, Ottawa

6.4.1 Housing Loss Prevention Network (HLPN)

Ottawa's Housing Loss Prevention Network (HLPN) originated in April 2003 and is a result of the coordination of programs based in five community agencies: Pincrest-Queensway Health and Community Services; Carlington Community and Health Services; Southeast Ottawa Centre for a Healthy Community; Nepean Community Resource Centre; and Action Logement. In addition, Housing Help is a sixth agency affiliated with the HLPN.

The objectives of the program are to assist Ottawa residents in maintaining reasonable, appropriate and affordable housing in order to decrease the rate of eviction and, subsequently, the demand for emergency shelter beds in Ottawa shelters. This is accomplished through a network of housing loss prevention workers employed at the various agencies; the workers provide support, information, mediation with landlords, counseling, and advocacy for tenants who are facing or at risk of eviction. The HLPN provides no direct financial support to clients.

The City of Ottawa acts as 'Service System Manager,' directing provincial and federal funds to Pincrest-Queensway which then distributes funds to the partner agencies. From April 2003 to

June 2004, the network funded five housing loss prevention workers based out of the five core agencies. Ongoing funding for the network and its predecessor programs is provided through the City of Ottawa, with cost-shared municipal and provincial funding from the Ontario Ministry of Community and Social Services Emergency Hostel Redirection Funding (EHRF). From 2001 to 2003, funding was also provided from the federal government through its National Homelessness Initiative (SCPI) funding.

Prior to the Expansion funding, the HLPN has had relatively stable funding averaging approximately \$332,000 annually. The 2003 HLPN budget was \$236,000 (April 1/03-Dec 31/03). Detailed expenditures are provided in the following table.

Figure 29: HLPN 2003 expenditures

Item	Expenditure	% of Total
Administration costs	\$9,922.75	4.2 %
Project Coordination	\$ 4,376.25	1.9 %
Occupancy costs	\$900.00	0.4 %
Office expenses	\$1,305.75	0.6 %
Program Supplies	\$375.00	0.2 %
Client Support/Travel	\$ 4,912.50	2.1 %
Staff Training	\$487.50	0.2 %
Total Operating	\$22,279.75	9.4 %
Salaries, Wages & Benefits	\$214,266.25	90.6 %
Total	\$236,546.00	100.0%

Adapted from HLPN Schedule B: Eligible Costs of the Project.

During the first nine months of its operation in 2003, the Network allocated 91 percent of its expenditures to staffing expenses, while less than 10 percent of its expenditures were allocated to operating costs. In the same time period, the HLPN served a total of 534 cases representing 1,391 individuals. The network had an average of 211 ‘active’ or returning cases each month, and an average of 34 new cases each month. Of the 534 cases served in 2003, 282 were still ‘active’ in December of that year. Average 2003 costs were therefore \$442.97 per client.

The 2004 Budget for the HLPN does not vary significantly from the 2003 budget; in 2004, the Network allocated the vast majority of its resources directly towards employing the housing loss prevention workers who are the core of the program.

Beginning in 2004, the HLPN changed its method of tracking service provision, recording initial or ‘one-time’ contacts. This category includes both those who required only a brief intervention with no follow-up, and those who would later become ongoing clients. The HLPN also began identifying families or individuals where housing loss was prevented (those with an active file and/or an ongoing relationship with housing workers). During the first three quarters of 2004, the HLPN reported one-time contacts with 3,844 households representing a total of 6,144

individuals. Thus, the approximate cost per one-time contact during this time period was \$64.78 per client. Of all those in contact with the HLPN in the first nine months of 2004, 1,087 individuals in 661 households were counted as being ‘helped to prevent the loss of their housing’ in a more sustained way (ie. through regular or repeated accessing of services). Hence, the approximate cost for providing regular assistance in preventing housing loss was \$376.70 per case.

Figure 30: HLPN 2004 expenditures

Item	Expenditure	% of Total
Administration costs	\$11,432	3.4%
Project Coordination	\$10,000	3.0%
Occupancy costs	\$1,200	0.4%
Office expenses	\$1,741	0.5%
Program Supplies	\$500	0.2%
Client Support/Travel	\$6,550	2.0%
Staff Training	\$650	0.2%
Total Operating	\$32,073	9.7%
Salaries, Wages & Benefits	\$299,936	90.3%
Total	\$332,000	100.0%

Adapted from HLPN Cumulative Quarterly Statement of Actual Eligible Expenditures (SAEE) – 2004.

Like HomeSafe/MoneyWise, the HLPN attempts to track the number of clients who retain permanent accommodation following service provision. Sparse 2003 statistics indicate a steady increase in the number of clients who retained permanent accommodation for three months and six months in 2003. Despite the fact that these numbers seem to indicate a general trend towards increased housing retention, the information gathered is not sufficiently specific or complete to enable a quantitative assessment of the program’s impact in this area.

2004 housing retention statistics are more detailed than those from 2003, and provide some indication of the HLPN’s effectiveness in this area. Each quarter, the Network attempts to track the number of clients served in the previous quarter who had maintained their housing into the current quarter. This includes both individuals who stayed in their original unit, as well as those who moved from one unit to another but were never considered to be homeless. Of the 1,296 individuals who accessed regular services in the first half of 2004, 1,243 (or approximately 96 percent) of them had maintained their housing in the 2nd and/or 3rd quarters. Approximately 2 percent of regular clients had lost their housing, and approximately 3 percent of clients were unknown/unable to be contacted.²⁰

²⁰ These percentages do not add up to 100 percent - likely because some individuals may have been counted in two different categories from one quarter to the next – ie. they retained their housing in the 2nd quarter, but were unable to be contacted in the third).

During the first three quarters of 2004, the Network reports serving 1,317 people who had received an eviction notice²¹. Only 16 individuals (approximately 1 percent) were considered to have lost their housing due to eviction during this period, and only 11 individuals (.8 percent) were recorded as ‘unknown’. Based on this data, it would appear that the HLPN is extremely effective in supporting clients to maintain their housing in the face of various hardships including imminent eviction.

Despite the increased specificity of the 2004 HLPN data, there remains some lack of clarity with respect to a number of the data categories. For example, it is difficult to determine if particular individuals have been counted in more than one category (ie. ‘new’ and ‘ongoing’), the extent to which particular statistics are cumulative, and whether or not individual workers at each of the five agencies are measuring contact in the same way.²² What is also unknown, is whether the clients who contacted the agency, and are therefore tracked as clients, were really in danger of eviction or at least had an application to evict filed against them.

Figure 31: HLPN expansion project budget lines

Expense Type	FY 2004-2005	%	FY 2005-2006	%
Salaries, Wages, and Benefits	\$324,298.96	81.6%	\$460,986.92	83.4%
Occupancy Costs (rent, utilities)	\$9,002.00	2.3%	\$12,428.00	2.2%
Equipment and Furnishings	\$4,450.00	1.1%	\$1,600.00	0.3%
Office Supplies and Services	\$2,154.00	0.5%	\$3,778.00	0.7%
Transportation	\$2,865.00	0.7%	\$3,930.00	0.7%
Program expenses	\$2,580.00	0.6%	\$3,240.00	0.6%
Translation / Cultural Interpretation	\$1,000.00	0.3%	\$1,700.00	0.3%
Administrative costs	\$30,884.16	7.8%	\$43,762.96	7.9%
Recruitment	\$1,500.00	0.4%	\$1,500.00	0.3%
Audit	\$2,880.00	0.7%	\$3,000.00	0.5%
Staff Development	\$1,025.00	0.3%	\$1,300.00	0.2%
Client Support	\$2,500.00	0.6%	\$3,300.00	0.6%
Coordination	\$9,000.00	2.3%	\$12,000.00	2.2%
Evaluation	\$3,335.00	0.8%	\$0.00	0.0%
Total Budget	\$397,474.12	100.0%	\$552,525.88	100.0%
Total Expansion funding	\$950,000.00			

Adapted from HLPN (2004). *SCPI Statement of Actual Eligible Expenditures, Years 1 and 2*.

In 2004, in addition to its ongoing provincial funding, the HLPN received \$950,000 of SCPI funding for the period July 2004 to March 2006. This funding for the ‘Expansion’ component of the HLPN has enabled the hiring of ten new housing loss prevention workers and the addition of

²¹ An individual with a notice ongoing from one quarter to the next may have been counted in both quarters.

²² Mills, personal communication, November 9th, 2004.

Housing Help as a funded partner agency. This will permit an increased number of clients and enhanced early intervention, community capacity-building, and network and partnership building throughout the city of Ottawa. Action Logement and Housing Help receive funding through the City to provide comprehensive housing support services. The expansion project budget is detailed in figure 32.

6.4.2 A note on the challenge of evaluating costs and effectiveness

Like many of the initiatives included in the study, the HLPN struggles to set aside adequate resources for a comprehensive impact evaluation. Because of the complex and multi-dimensional nature of eviction, an in-depth impact evaluation would be resource intensive, requiring evaluators to make contact with current and previous clients who may be difficult to reach. A lack of dedicated evaluation funding means that agencies are forced to choose between increased service-provision to individuals in need, and conducting an effective evaluation.

In addition to a lack of resources available for evaluation, financial and outcome reporting criteria that differ from funder to funder, or from project to project, make comparing results across initiatives very difficult. For example, the July 2004 expansion of the HLPN builds on and incorporates many of the activities of the original HLPN. However, the expansion requires a separate budget and financial reporting scheme because it is supported by a separate funding program.

In addition to a difference in budget categories, the evaluation data required by the City for the expansion component of the HLPN diverges significantly from that which is collected for the original HLPN. While the HLPN reporting categories include clients served, type of services provided, and rates of housing retention, the expansion project is only required to report service outputs (e.g. how many people attended the program) and the demographics of clients served. This reporting format does not allow for housing retention statistics to be clearly addressed. Thus, attempts to compare data across projects, or to identify the effectiveness of the combined HLPN and subsequent expansion, will meet with obvious difficulty.

Despite the difficulty in collecting accurate and usable indicators of program effectiveness, HLPN workers and coordinators remain confident that the program has been extremely successful in supporting clients to maintain appropriate housing, thereby reducing costs associated with homelessness.²³

²³ Mills, personal communication, November 9th, 2004.

6.5 Comparing the Cost and Effectiveness of Six Eviction Prevention Programs

Based on the cost and effectiveness criteria established above, it is possible to engage in a simple comparison of the six eviction prevention programs delivered by these four Ontario agencies. Figure 32 depicts a summary of this comparison.

Figure 32: Summary comparison of costs and effectiveness of preventing evictions

Agency	Initiative	Annual cost per client	Relative effectiveness
ACTO	Tenant duty Counsels (Information & Advice – profile #8)	\$106 Low Cost	<ul style="list-style-type: none"> • <i>Very wide reach</i>: 6,600 individuals served over 6 months in 2003 • <i>Moderately effective Targeting</i>: open to any individual in receipt of a notice of eviction, but regardless of income level, history of arrears, or other characteristics associated with a greater risk of absolute homelessness • <i>Low, limited impact</i>: Eviction typically delayed by several weeks, rather than prevented; no long term follow-up of clients.
NIP	Rent Bank (Emergency Financial Assistance – profile #25)	\$1,709 High Cost	<ul style="list-style-type: none"> • <i>Moderate reach</i>: 222 households served in 2002-2003 • <i>Moderately effective targeting</i>, restricted to families at risk of eviction, but uncertain risk of absolute homelessness as they are supposed to be able to financially sustain the tenancy • <i>High, medium-term impact</i>: Over 87 percent of clients avoided eviction for 7 months, a further 7 percent secured more affordable housing; long-term outcomes are unknown.
NIP	Trusteeship (Financial Management – profile #31)	\$706 Medium Cost	<ul style="list-style-type: none"> • <i>Limited reach</i>: 36 clients served • <i>Highly effective targeting</i>: All clients at high-risk of eviction and absolute homelessness • <i>High, long-term impact</i>: 94 percent (34 of 36) clients remained permanently housed over several years; clients are tracked over long-term as they continue to use program services.

SA	“HomeSafe” Rent Bank (Emergency Financial Assistance – profile #22)	\$1,085 High Cost	<ul style="list-style-type: none"> • <i>Moderate reach</i>: 225 clients in 2003 • <i>Moderately effective targeting</i>, restricted to families at risk of eviction, but with limited risk of absolute homelessness • <i>Potentially high, medium-term impact</i>: 94 percent of tracked clients still in housing after six months, 2 percent in a new unit, but 64 percent of client outcomes unknown.
SA	“MoneyWise” Trusteeship (Financial Management – profile #32)	\$2,088 High Cost	<ul style="list-style-type: none"> • <i>Limited reach</i>: 76 clients in 2003 • <i>Highly effective targeting</i>: All clients at high risk of eviction and absolute homelessness • <i>High, long-term impact</i>: 93 percent of clients retained their housing for at least one year
PQHCS	Housing Loss Prevention Network (Conflict Resolution & Mediation – profile #13)	\$377 Medium Cost	<ul style="list-style-type: none"> • <i>Wide reach</i>: 661 cases in first nine months of 2004 • <i>Effective targeting</i>: Clients face imminent risk of housing loss, and greater likelihood of absolute homelessness • <i>High, long-term impact</i>: 96 percent of individuals at risk of eviction had retained their housing; only 3 percent of clients could not be contacted for follow-up

The HomeSafe Rent Bank program and the NIP Rent Bank program each showed an indication of favourable impacts, at least in the short term. However, a lack of reliable follow-up statistics makes the longer-term impact (one year or greater) of these initiatives questionable. Each of these programs (which fall into the category of Emergency Financial Assistance) can be considered high-cost.

The Tenant Duty Counsel program, while reaching a large number of individuals at immediate risk for eviction for a very low cost, had a doubtful impact on tenant housing retention. ‘Wide reach’ and ‘low cost’ characteristics appeared to be characteristic of many initiatives in the Information & Advice Category.

Programs that reported having a high and sustained impact on housing retention included the MoneyWise Trusteeship program, the HLPN, and the NIP Trusteeship program. The MoneyWise Trusteeship program, while effective, was also of high cost. However, the HLPN and NIP Trusteeship programs were noteworthy as programs with high and long-term impact, and only ‘medium’ cost. This is particularly significant in light of the ‘high’ median per-client cost reported among other programs from the inventory falling under these categories (i.e. Conflict Resolution & Mediation, and Financial Management). The HLPN, in particular, appears to combine a favourable per-client cost and high impact relative to most of the other initiatives surveyed. This gives it potential to serve as a ‘best-practices’ model for other Canadian eviction prevention programs.

Inadequate financial and/or follow-up client outcome data for many of the eviction prevention initiatives makes it impossible to make accurate generalizations regarding the cost-effectiveness of various categories of eviction prevention programs in relation to each other. On the whole, however, it would appear that individualized approaches such as Financial Management programs and Conflict Resolution & Mediation programs have the capacity to be both highly effective, and delivered at a relatively low per-client cost.

SECTION 7. CONCLUSION AND RECOMMENDATIONS FOR FURTHER RESEARCH

7.1 Conclusions

7.1.1 The Cost of Eviction

- **The costs of eviction are substantial, and affect tenants, landlords and the taxpayer**

The average cost of eviction to tenants participating in the study was \$2,234 per eviction, with a median cost of \$1,250. These costs ranged from \$0 to over \$23,000 per tenant. The cost items most often reported by respondents were loss of belongings, loss of security and/or damage deposits and moving expenses. The cost of setting up a new residence (telephone/utility connection fees, furnishings) and increased transportation costs were also identified by a number of respondents.

Landlords participating in the eviction prevention study also described significant costs associated with eviction, averaging close to \$3,000 per eviction for social housing landlords and close to \$6,600 for private landlords. Some of the most substantial costs included sheriff's fees, arrears, unpaid rent during the eviction process, foregone rent due to post-eviction vacancy and costs associated with preparing the unit for occupancy by a new tenant.

The study also presented costs to the public resulting from eviction. These costs generally resulted from the reliance of evicted tenants on a range of publicly-funded social services. Most notable in this regard was the reliance on emergency shelters. In the months following their eviction, 24 of the study's 32 tenant respondents resided in an emergency shelter for an average of 8.5 weeks. Based on the per-diem service costs reported by Eberle et al (2001a), it would have cost between \$3,689 (for an emergency shelter with some support) and \$10,115 (for an emergency shelter with most support) to offer these services.

The costs to other social services were estimated based on the results of the 2001 Eberle report. In addition to shelter usage, one-third of respondents reported that they began receiving social assistance in the months following their eviction. Nearly half of the respondents accessed addiction treatment following eviction, with an estimated median cost between \$12,180 and \$56,332, depending on the type of facility accessed. The median cost of residence for the 40 percent of respondents arrested following eviction would have been between \$24,885 and \$138,250 depending on the type of facility.

- **Tenants experience additional but difficult-to-quantify costs as a result of eviction**

This study identified a number of non-quantifiable costs of eviction that pose potentially significant harm to the well-being of tenant families. Common themes identified by survey

respondents centered on social disruption, including loss of friends and social networks, and family break-up. Substance abuse was common among evicted tenants in the sample, as was involvement in an arrest by the police. Health troubles in the period following an eviction were reported by more than half of the sample and four respondents described involvement with child protection services. Consistent with other research, the study also found that eviction contributed to more precarious socio-economic conditions; in the weeks and months following eviction, respondents generally reported a diminished reliance on employment income, experienced job loss and were more reliant on social assistance.

Instability, stressed relationships and reduced employment income all have significant potential to damage the physical, emotional, and mental health of tenants and their families. Furthermore, these problems can lead to increased reliance on government-funded housing, income security, health, educational and judicial services.

7.1.2 The Costs of Preventing Eviction

- **The costs of prevention vary significantly, depending on the type of intervention**

Eviction prevention programs vary dramatically, both in purpose and scale. The inventory of 32 Canadian initiatives compiled during the study included five distinct categories of eviction prevention: information and advice; conflict resolution and mediation; legal representation; emergency financial assistance; and third-party financial management. The median annual budget of these programs was \$158,838; reported annual budgets ranged from \$25,000 to \$10.4 million. Per client program costs also ranged enormously, from under \$4 per client for one information and advice initiative (see profile #10) to over \$2,000 per client for a financial management program (see profile #32). The per-client program costs could not be determined for many of the initiatives due to lack of information.

On the whole, initiatives falling into the category of information & advice appeared to serve large numbers of clients, such that the median per-client cost of providing service was very low, at approximately \$11. However, these costs based on a more cursory review of available information may be underestimated. A more detailed examination of one such initiative – Toronto’s ACTO Tenant duty counsels (see profile #8) – found that particular initiative to cost \$106 per client served.

Conflict resolution and mediation programs provided more intensive service than information & advice programs, and therefore tended to have fewer clients. The median reported cost of this type of service tended to be fairly high, at approximately \$1,448 per client. One noteworthy highly effective program in this category, however, cost only \$377 per client served (the HLPN, see profile #13).

The median reported cost of emergency financial assistance programs was approximately \$780 per client served. However, both of the programs in this category explored in more detail in Chapter 6 had higher costs; the Salvation Army's 'HomeSafe' rent bank cost \$1,085 per client served (see profile #22), while the NIP's Rent Bank cost \$1,709 (see profile #25).

The financial management programs surveyed had very few clients relative to the other initiatives, not surprising given the intensive nature of this type of initiative. Median reported per-client costs for financial management initiatives were approximately \$1,586. However, the two financial management initiatives examined in detail varied considerably in cost. The Salvation Army's 'MoneyWise' Trusteeship (see profile #32) program had a relatively high cost of \$2,088 per client served. On the other hand, the NIP's Trusteeship program (see profile #31) had a cost of \$706 per client served.

- **Prevention costs far less than eviction costs incurred by tenants and landlords**

On the surface, the direct, quantifiable costs of preventing one eviction are measurably lower than the costs of an eviction facing either tenants or landlords. The eviction prevention program with the strongest impact on housing stability—the financial trusteeship—cost as much as \$2,000 per client per year. By comparison, the average cost of eviction to a tenant was estimated at \$2,234, with additional costs of up to either \$3,000 to a social housing landlord or \$6,600 to a private landlord. However, this comparison assumes that a program succeeds in preventing an eviction for at least one full year, rather than simply delaying an eviction by several weeks or months. The cost-effectiveness of eviction prevention programs also assumes that the eviction process would have resulted in the removal of the tenant from their unit. In fact, as discussed in Section 2, a substantial proportion of evictions, including orders to evict, do not result in displacement.

- **Comparing the cost of prevention to the public costs of eviction is far more difficult**

The study found that at least some evicted tenants do turn to government-funded services, notably emergency shelters in the period following their eviction. In these cases, the costs of eviction resulting from the reliance on publicly funded social services would have been far greater than the costs of preventing these evictions. However, more detailed investigations are required to accurately estimate the cost-savings associated with preventing evictions that lead to the use of emergency shelters and other social services.

One factor raised by this study is that households who experience eviction and then turn to emergency shelters are often unaware of existing prevention programs, or take no action to prevent their eviction. Similarly, it is unclear whether programs such as rent banks would have succeeded in preventing evictions involving high-risk clients. Furthermore, as discussed in Section 2 of this report, the full cost of providing publicly funded services to evicted households must be interpreted in the context of the limited percentage of tenants who actually leave their

rental homes as a result of the eviction process. The 2004 Lapointe Consulting study for the City of Toronto found that over 80 percent of initial notices to terminate tenancies do not proceed to an application to terminate and that as many as two-thirds of eviction orders result in tenants remaining in their rental unit, as they generally reach an agreement with their landlord.

7.1.3 Factors of Success and Failure in Ensuring Effective Eviction Prevention

- **Direct outreach, multiple services and early intervention are critical to success**

Key factors of success for eviction prevention initiatives identified by both landlords and eviction prevention agencies (as set out in chapter 5) include making direct contact with both tenants and landlords and ensuring that intervention takes place early in the process of eviction. Eviction prevention agencies also pointed to the delivery of multiple and complementary services as a key factor of success.

Direct outreach is particularly important in light of the finding that many tenants fail to seek external assistance when faced with intervention. Approximately one-third of interviewed tenants did not seek any form of assistance to prevent their eviction. Eviction prevention literature has illustrated that the failure to dispute notices of eviction is associated with a higher incidence of successful orders of eviction (Gunn, 1995; CERA, 2000; Lapointe Consulting, 2004).

These findings on factors of success are generally consistent with the rating of the six programs examined in greater depth in Chapter 6. The Toronto-based Tenant Duty Counsel program, while reaching a large number of individuals at immediate risk of eviction at a very low cost, had a limited impact on tenant housing stability. This initiative is not based on outreach and typically takes place fairly late in the eviction process.

Programs that reported having a high and sustained impact on housing stability include the MoneyWise Trusteeship program, the Housing Loss Prevention Network, and the Neighbourhood Information Post Trusteeship program, each of which provides individualized and targeted third-party intervention at a relatively early point in the eviction process.

- **Landlords prefer programs involving direct payment of rent or arrears**

Landlords participating in the survey felt that an additional key factor of success in preventing evictions involved the provision of financial assistance such as a trusteeship or rent subsidy. Of particular importance was having payments made directly to landlords. The rent banks and trusteeships profiled in this study each provided this form of financial assistance and had a relatively high impact in preventing evictions.

Some landlords cautioned that emergency financial support could be problematic, in that it failed to address the underlying and ongoing financial problems experienced by some tenants. Consequently, several landlords suggested that financial counseling should accompany any kind of financial support being made available to tenants.

Information and legal representation for tenants were identified by landlords as least effective. At least two respondents commented that legal intervention and mediation-based initiatives fail to resolve the issues at the heart of eviction and instead serve to protect difficult and irresponsible tenants.

7.1.4 Ability of eviction prevention initiatives to accomplish what they set out to do

- **Assessing program accomplishments is constrained by the lack of evaluation**

The different eviction prevention programs included in the study have widely varying objectives, with many of the programs only indirectly focused on preventing evictions. These initiatives see themselves as performing many functions at different stages of the eviction process, including education services intended to stop an eviction process from starting even before it begins. While many initiatives measured the number of clients served, there were few outcome-based evaluations monitoring the ability of the programs to achieve their stated goals.

Initiatives included in the inventory often identified decreasing homelessness as a goal, or at least suggested this to be a desired outcome. As discussed in Section 2 of the report, it is extremely difficult to demonstrate whether this goal is being achieved. Certainly, there are instances where eviction prevention measures make the difference between an individual or family relying on an emergency shelter or remaining in their rental apartment. However, the difficulty is in assessing both the extent to which this is occurring, and the extent to which this is the direct result of an eviction prevention service.

- **Programs which have been evaluated appear to be accomplishing their goals**

The six initiatives examined in greater detail as part of this study did in fact accomplish what they set out to do. These accomplishments included delaying evictions, preventing evictions, and in some cases, helping persons find more affordable accommodation. However, even with these six initiatives, the limitations of outcome evaluation findings in certain cases made it difficult to determine the extent to which goals were being accomplished.

7.1.5 Comparing different approaches to eviction prevention

- **There is a tremendously wide variation of eviction prevention programs in Canada**

Canadian eviction prevention programs vary enormously in their scope, strategy, objectives and target client group. As a result, comparing these widely varying types of eviction prevention initiatives is difficult. For example, tenants at high risk of absolute homelessness, particularly those with multiple needs, necessarily require costlier interventions such as RGI housing or the provision of support services, to bring stability to their housing situation. Initiatives offering basic information on tenant-landlord relations to tenants with relatively adequate incomes, stable lifestyles and strong social networks will likely be able to achieve some impact on housing stability at a far lower cost.

- **A general comparison is possible using a typology of cost and effectiveness**

This report outlines a typology of cost and effectiveness (chapter 6) in order to allow a general comparison of eviction prevention initiatives. The typology includes the depth of program reach, the effective targeting of households at high risk of absolute homelessness, and the level and duration of program impact on housing stability.

The study showed that low-cost initiatives – notably those in the category of “information & advice”- are generally able to reach as many as thousands of tenants, but are less effective in targeting households facing imminent eviction or a risk of absolute homelessness. These low-cost initiatives also appear to have a less direct impact on housing stability. However, understanding this impact is constrained by the tendency for these programs not to track outcome-based information, and the difficulty in measuring the connection between housing stability and access to appropriate and timely information.

A number of tenants participating in the study indicated that having basic information on landlord and tenant law would have helped avoid an eviction. In addition, information services can be justified on the basis of other policy goals such as ensuring all housing consumers have a basic understanding of their rights and responsibilities.

Eviction prevention initiatives with a higher impact on housing stability - notably rent banks and trusteeships- were generally more targeted. However, these programs also had higher per-household costs and reached only a limited number of households. Compared to other programs, well-targeted, high-impact eviction prevention programs were better able to track the medium-term housing stability of their clients.

- **The Housing Loss Prevention Network is a moderate-cost, high-effectiveness option**

Ultimately, the comparisons of initiatives on the basis of this typology suggest that a program such as the Ottawa-based Housing Loss Prevention Network represents an option that delivers a high, long-term impact, is of medium cost and is able to reach a wide number of effectively-targeted clients.

7.2 Recommendations for Future Research

Several other relevant questions arose during the course of this study that were outside its scope. The following additional research is recommended to address these issues:

7.2.1 The Lack of Evaluation Data Related to Eviction and Eviction Prevention

- **Need for outcome evaluation of eviction prevention programs**

The key challenge underlying the review of existing eviction prevention initiatives is the absence of thorough outcome evaluation data. Many of the recent rent bank programs have only had the opportunity to track the number of clients served, or have only briefly looked at the questions of medium to long term ability for clients to remain housed or be re-housed at more affordable rents. Until there are more detailed and comprehensive outcome evaluations of tenant eviction, it will be impossible to accurately determine the full financial impact of eviction for tenants, landlords, and the public. This is a key issue affecting all types of eviction prevention initiatives included in this study.

While only a general comparison of the full range of eviction prevention programs was possible, programs with similar goals falling under the same category can and should be compared in terms of their relative costs and success rates in keeping people housed over time. This would allow a better understanding of the specific factors in the operation and policies of similar initiatives which are most and least effective in ensuring successful outcomes.

- **Improving the understanding of the distinct characteristics of evicted tenants**

There is a limited understanding of the demographic and socio-economic characteristics of evicted tenants. In particular, there is a need to more fully assess these characteristics to assist in better understanding the type and level of service required by individuals and families with varying levels of need and risk profiles.

Not surprisingly, different approaches to eviction prevention are needed for different types of tenants depending upon the characteristics of each tenant household. The research results compiled as part of this study identified at least four categories of tenants facing eviction – those with a short-term financial problem as a result of employment issues or medical problem, those with a long-term affordability problem, women who face marital breakdown and/or physical abuse, and those who have both an affordability problem and need higher levels of support to live independently and avoid homelessness.

7.2.2 Where do Evicted Tenants Go? The Link Between Homelessness and Eviction

- **The challenges associated with evaluating pathways from eviction into homelessness**

Evidence to date suggests that the majority of evicted tenants do find alternative rental housing – albeit smaller housing in many cases, although some times more affordable. However, the 2004 Lapointe Consulting study and results from the tenants interviewed in this study both show a link between evictions and absolute homelessness. Nevertheless, neither study was able to quantify the frequency with which evictions lead to shelter usage or other forms of absolute homelessness. This link is important to establish as it is often one of the stated, or at least implied, goals of many eviction prevention programs.

- **Exclusion of high-risk clients from eviction prevention programs**

A related question is whether certain groups are generally excluded from eviction prevention programs. Of particular interest are those groups who are disproportionately represented among the evicted population, but under-represented as clients in the eviction prevention initiatives. Results of the tenant interviews conducted as part of this study suggest that single men and women, with addictions, are under-represented as client groups of eviction prevention programs, though well represented in the shelter system. However, the study was not able to conclude the extent to which these groups are prevalent among the population of evicted tenants.

7.2.4 The Impact of Eviction and Eviction Prevention on Rents

- **Impact of eviction on rent – how landlords recover their costs**

The focus of the research was on costs to individual tenants being evicted, rather than the costs to a broader cohort of tenants remaining in a particular building. There has been little research addressing whether increases in costs to landlords resulting from evictions are passed onto existing and future tenants. While there is no doubt that eviction presents a cost to landlords, one key question not adequately addressed by the literature relates to who ultimately absorbs these costs. This research should be conducted in both low and high vacancy rental markets.

- **The impact of eviction prevention on rents**

Largely undocumented is the cost to landlords of successful eviction prevention. There has been little research addressing whether an increase in costs or opportunity costs resulting from prevented evictions will be passed onto existing tenants.

**ANNEX 1 INVENTORY OF CANADIAN EVICTION
PREVENTION INITIATIVES**

ANNEX 1 INVENTORY OF CANADIAN EVICTION PREVENTION INITIATIVES

The 32 initiatives profiled in this annex are drawn from eight Canadian cities: Montreal, Hamilton, Toronto, Ottawa, Sudbury, Waterloo, Vancouver, and Victoria. Each is grouped according to five categories: information & advice, conflict resolution & mediation, legal representation, emergency financial assistance, and financial management.

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Category 1: Information & Advice

This category includes a range of information and advisory services provided to tenants or landlords on rental housing issues and legal rights. The general purpose of these initiatives is to better inform tenants and landlords of their rights and obligations in order to ensure the fair and efficient implementation of Tenant-Landlord regulations.

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Includes any services to tenants involving legal representation at rental tribunal hearings.

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Category 4: Emergency Financial assistance

The fourth category involves providing emergency financial assistance to tenants in arrears and facing eviction. The two broad types of initiatives falling under this category include rent banks and grants.

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Category 5: Financial Management

Services which involve assuming direct control of a tenant’s finances by a third part in order to ensure timely and full payment of rent to a landlord. This system is known variously as trusteeship or representative payeeship.

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Category 1: Information & Advice

1. Hamilton – ROOFS program

NAME OF ORGANIZATION AND CONTACT INFORMATION:	City of Hamilton Public Health & Community Services Employment, Housing & Long Term Care Division Hamilton Housing Corporation Marla Adams – Tenant Support Services Program Manager 55 Hess Street South, P.O. Box 2500 Hamilton, Ontario L8N 4E5 (905) 546-2424 ext. 7317
CATEGORY:	1: Information and Advice
OBJECTIVE :	Goal is to assist tenants at risk to maintain their housing and prevent evictions. The program encourages tenant involvement in making their community a safer place to live, promoting healthy life choices and increasing quality of life through social recreational programming.
LOCATION:	City of Hamilton
BUDGET / SOURCES OF FUNDING :	Originally granted \$340,000 over a three year period from SCPI (2001-2003). The program continues to operate and staff are part of the City staffing compliment.
CLIENTS :	Tenants who live in two large HHC buildings (nearly 500 people), consisting of single person and couple households. The tenants’ actions/inactions can lead to situations (i.e. non-payment of rent/behavioural issues) which could potentially lead to evictions. Some tenants have issues with addictions and mental health and require additional support.
BRIEF PROGRAM DESCRIPTION:	Offers advice/counseling/referrals to other agencies to keep residents housed. Ranges from advice on filling out Ontario Works/ODSP forms to ensure income, accessing start up funds, referrals to other agencies/supports as appropriate, advocating on behalf of individual tenants Staff provide a range of supports including one-to-one support, referrals to mental health case management services, peer support group, advocacy.
STARTING AND ENDING DATE	No end date. Program will continue to change as tenants needs change.
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	Report of statistics on clients served over initial three year period.

2. Montréal – Legal Information Clinic

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Women's Y of Montreal Ms Martine Ménard Director – Legal Information Clinic 1355, René-Lévesque Blvd. West Montreal (Québec) H3G 1T3 Tel: (514) 866-9941 ext 293 Fax: (514) 866-4866 E-mail: info@ydesfemmesmtl.org www.ydesfemmesmtl.org
CATEGORY:	1: Information and Advice
OBJECTIVE :	To provide women and men with an understanding of their legal situation, rights and obligations and to improve the knowledge of the people rights and responsibilities, including in housing related issues. Close collaboration with the Comité Logement Centre-Ville regarding this issue.
LOCATION:	Island of Montreal, surroundings.
BUDGET / SOURCES OF FUNDING :	<ul style="list-style-type: none">▪ Centraide of the Greater Montréal;▪ Provincial Government;▪ Volunteer lawyers and notaries;▪ Women's Y of Montréal, social services.
CLIENTS :	Open to all, men and women
BRIEF PROGRAM DESCRIPTION:	Confidential legal information service on appointment only basis. The Legal Information Clinic is a non-profit legal information service and not a legal clinic. The team of volunteer lawyers and notaries provides information in all areas of the law including housing and eviction. The information session lasts 30 minutes and costs 5\$.
STARTING AND ENDING DATE	The Legal Information Clinic has been existing for 10 years – on going
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	The Legal Information Clinic offers legal information to more than 1000 people per year. The clinic started out with 1 lawyer and today 14 are offering their legal services. Additional information is available from Annual Report (latest 2002-2003). The clinic provides monthly statistics, the results are available within the annual reports

3. Montréal – Project Genesis

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Project Genesis Ms. Esther Tordjman 4735 Côte Sainte-Catherine road Montréal (Québec) H3W 1MA Tel : (514) 738-2036 Fax : (514) 738-6385 courriel : esther@genese.qc.ca
CATEGORY: OBJECTIVE :	1: Information and Advice To improve the quality of life through various sectors by collective actions and individual meetings. To facilitate access to social programs, and in certain cases redirect individuals toward corresponding organizations.
LOCATION:	Work principally in Côte-des-Neiges district but the project is open to all
BUDGET / SOURCES OF FUNDING :	<ul style="list-style-type: none">▪ Combined Jewish Appeal;▪ Provincial government;▪ Personal and foundations donations.
CLIENTS :	Open to every adult
BRIEF PROGRAM DESCRIPTION	Regarding the housing sector: Free individual sessions of information on rights and responsibilities for tenants. Monthly meetings on topics related to the rights of tenants. Punctuel work done with the Régie du logement in the case of unjust decisions.
STARTING AND ENDING DATE AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	since 1977- on going 2002-2003 Activity report available, Project Genesis received 10 000 calls (all sectors combined), 3500 persons visited Project Genesis to get individual consultations on housing related issues.

4. Montréal – POPIR Comité Logement

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Mr Jacques Forget POPIR Comité logement 4281, rue Notre-Dame Ouest, 2e étage Montréal (Québec) H4C 1R7 Tel: (514) 935-4649 Fax: (514) 935-4067 E-mail: popir@videotron.ca www.cam.org/popir
CATEGORY:	1: Information and Advice
OBJECTIVE :	To defend tenant's rights and to improve the living and housing conditions of residents of Côte-Saint-Paul, Petite-Bourgogne, Saint-Henri and Ville-Émard districts in particular for low-income households. To promote the development of social housing in their district and outside. To collaborate with FRAPRU and RECLAC for the promotion of social housing in Montreal.
LOCATION:	City of Montréal - Côte-Saint-Paul, Petite-Bourgogne, Saint-Henri and Ville-Émard District. They also accept individuals from outside their limits. They provide support to districts without this type of comity
BUDGET / SOURCES OF FUNDING :	<ul style="list-style-type: none">▪ Centraide of the Greater Montréal▪ Provincial Government▪ Confédération des religieuses catholiques du Québec
CLIENTS :	People facing eviction or who has legal questions under the tenants Quebec law. They welcome everyone, even from outside the district.
BRIEF PROGRAM DESCRIPTION:	Legal Information is given by phone, by individual or group meetings on precise themes related to housing. Active support to tenants in their fight against rent increases, apartment recovery by landlords, major repairs, evictions, demolitions, applications to social housing etc. Advice on rent arrears, noise, health and heat. Secretarial service for the redaction of correspondences, formal notices, photocopies, etc. Computer service for the evaluation of real estate tax and the calculation method for a possible increase in rent. Workshops on themes related to housing in regard to the calendar year. Web Site where the laws and rights concerning tenants are posted.
STARTING AND ENDING DATE	The Comité de logement POPIR exist under this form since 1989– on going
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	Annual Report available.

5. Montréal – Comité Logement Centre-Ville

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Comité logement Centre-Ville Ms Misha Lashgari 1355 René-Levesque West Montréal (Québec) H3G 1T3 Tel.: (514) 866-9941 ex 319 clcv@ydesfemmesmtl.org 1 full time employee
CATEGORY:	1: Information and Advice
OBJECTIVE :	To defend tenant's rights and to improve the living and housing conditions of residents of down town Montreal (Ville-Marie district).
LOCATION:	Ville-Marie District but they can work as far as Trois-Rivières if needed.
BUDGET / SOURCES OF FUNDING :	<ul style="list-style-type: none">• Ville-Marie District (city of Montreal)• Currently looking for further funding, too young to receive Centraide subsidies
CLIENTS :	Open to all, but mainly tenants from Ville-Marie District. The clients are referred by local social services such as Women's Y of Montreal, CLSC, student's associations etc...
BRIEF PROGRAM DESCRIPTION:	<ul style="list-style-type: none">• Information and support by telephone and at the office• Assistance and support to tenants in dealing with their landlords, the Municipal Housing Office, the Regie du Logement (Negotiations, writing letters, advices or notices, intervention in case of discrimination)• Management of applications for social housing• Informal legal assistance (in collaboration with Local Legal Aid Offices)
STARTING AND ENDING DATE	February 2003- on going
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	Annual Report 2003-2004 available 867 calls, 658 visits, 634 opened folders Women: 58%, Men 42% Quebecois: 34% Immigrants: 66%

6. Montréal – Arnold Bennett Tenant Hotline

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Services d'animation Teninform 5584A Sherbrooke West Montréal (Québec) H4A 1W3 Tel : (514) 488-0412 - (514) 990-0190 Fax : (514) 481-9881
CATEGORY:	1: Information and Advice
OBJECTIVE :	To provide information on housing issues for tenants and landlords. To informe landlord and tenant on their rights.
LOCATION:	Open to all residents of the City of Montréal
BUDGET / SOURCES OF FUNDING :	Private; Mr. Arnold Bennett personal money and donations
CLIENTS :	Tenants and small landlords
BRIEF PROGRAM DESCRIPTION:	The housing Hotline provides information to tenants and small landlords on housing issues. They provide two meeting “walk-in” places, open one day each where issues can be discussed, volunteer lawyers can be met and papers prepared. They also accompany tenants to the rental board. Finally they act has a watchdog towards the government.
STARTING AND ENDING DATE	1981 – on going
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	25 000 phone calls annually 2500 Individual interviews annually (Legal Clinic) There is no available information on evaluation.

7. Ottawa – Early Intervention Eviction Prevention Program

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Centre for Equality Rights in Accommodation (CERA)-Ottawa (Former Address) 1066 Somerset Street West, Suite 302, Ottawa, ON K1Y 4T3 Ms Sherrie Tingley, Former Coordinator Phone: (416) 979-1446x4690 E-mail: tingleys@lao.on.ca
CATEGORY:	1: Information and Advice
OBJECTIVE :	The overall goal of the project was to prevent further homelessness by providing tenants with information and resources to maintain their current housing or find alternate accommodation. CERA set four primary objectives in its contacts with tenants through the Early Intervention Project: 1) To inform tenants that their landlords had applied to evict them and let them know about the basic process involved in dealing with the application, particularly the fact that they only have five calendar (not business) days in which to file a dispute. 2) To reassure tenants that there may be options in terms of preventing the eviction (negotiation, mediation, a reasonable hearing, advocacy, etc.). 3) To refer tenants to the appropriate agency for follow-up (e.g. their local legal clinic and the Rent Bank, etc.) 4) To interview tenants regarding the circumstances of their eviction to develop a clearer understanding of the weeks and months leading up to that point, in order to disseminate for policy in relation to legal reform related to evictions
LOCATION:	City of Ottawa
BUDGET / SOURCES OF FUNDING :	\$78, 590 (City of Ottawa, 2000) +\$7120(SCPI-Federal Grant 2001-03) 10% of this total budget is administration
CLIENTS :	Individuals and families receiving eviction notices through the Ontario Rent tribunal.
BRIEF PROGRAM DESCRIPTION:	The Ontario Rental Housing Tribunal provides CERA with weekly lists of all tenants in Ontario subject to applications for eviction. Using these lists, CERA mails an information package to each tenant whose landlord has applied at the Ontario Rental Housing Tribunal for an eviction order. CERA also attempts to contact the tenants by telephone. This package contained a letter, a list of key telephone numbers and three pamphlets; (Community Legal Education Ontario, What Every Tenant Should Know ... Eviction, 1999; Community Legal Education Ontario, Information for Tenants: Fighting an Eviction Notice, 1999; Centre for Equality Rights in Accommodation, Discrimination: It's Against the Law).
STARTING AND ENDING DATE	May 2000 – December 2003
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	CERA's program was not included in the UofO CRCS evaluation. CERA is required in its own funding to conduct research on outcomes of its intervention. Research conducted in Ottawa by CERA comparing eviction rates before and after CERA's program was established shows a 13% reduction in the number of households evicted. CERA estimated it cost them roughly \$100/eviction prevented.

8. Toronto – Tenant duty counsels

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Tenant Duty Counsel Program Julia McNally, Provincial Co-ordinator of Tenant Duty Counsel 425 Adelaide St. W. 5 th Floor Toronto, Ontario M5V 3C1
CATEGORY:	1: Information and Advice
OBJECTIVE :	To provide free legal advice and assistance to tenants below certain incomes who have hearings at the Ontario Rental Housing Tribunal.
LOCATION:	At most locations of the Ontario Rental Housing Tribunal across Ontario
BUDGET / SOURCES OF FUNDING :	Provincial legal aid program; \$1.4 million annually funds Tenant Duty Counsel Program to provide service across Ontario
CLIENTS :	Tenants below certain incomes, including social housing tenants, who have a hearing before the ORHT and do not have representation. Across Ontario, Tenant Duty Counsel served approximately 6,600 clients from April 1, 2003 to September 2003.
BRIEF PROGRAM DESCRIPTION:	The Tenant Duty Counsel Program is a program of the Advocacy Centre for Tenants Ontario, a test case litigation clinic in the area of housing law funded by Legal Aid Ontario. The TDCP directly manages the program in the Toronto and Mississauga regions, where there are 8 full time duty counsel providing service at four ORHT hearing locations. Across the rest of the province, the TDCP works in partnership with local community legal clinics to provide duty counsel services. The services are provided by clinic staff or private lawyers retained by the clinic. Tenant duty counsel provides basic legal advice and limited representation to tenants at the Tribunal on the date of the hearing.
STARTING AND ENDING DATE	Duty counsel services were offered by some clinics on an individual basis in the 1990's. The program was formalized and expanded to cover all of Ontario in August 2001 and is continuing
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	<ul style="list-style-type: none">• General statistics on clients assisted for six month period in 2003 with some brief self-analysis.• Internal outcome evaluation of the tenant duty counsel program published in June 2004.

9. Toronto – Tenant Hot Line

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Federation of Metro Tenants' Associations Gail Nyberg, Program Co-ordinator 27 Carlton St, Suite 500 Toronto, ON M5B 1L2 (416)921-9494
CATEGORY:	1: Information and Advice
OBJECTIVE :	Hotline counsellors provide summary advice to tenant callers on a wide range of issues to help tenants understand their rights and help tenants obtain the information they need including information regarding evictions.
LOCATION:	City of Toronto
BUDGET / SOURCES OF FUNDING :	\$175,000 provided annually by the City of Toronto for the FMTA's hotline service.
CLIENTS :	Any tenant in the City of Toronto needing information on their rights and responsibilities. In 2003 over 10,300 calls were responded to. Evictions related questions represented 17% of all calls. Social housing residents represent a small minority of callers.
BRIEF PROGRAM DESCRIPTION:	The Federation of Metro Tenants' Association operates a hot line that tenants can phone to get information about their rights and responsibilities under the Tenant Protection Act. The hot line will also provide tenants with referrals to the appropriate community legal clinic or other agencies
STARTING AND ENDING DATE	The hotline began in 1974 and has operated on a continuing basis, subject to funding.
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	An Organizational and Service Review of the Federation of Metro Tenants' Associations, 1999 prepared for the City of Toronto by Liz Yorke and Associates Annual reports of activities and clients served, submitted to the City of Toronto

10. Toronto – Early Intervention Eviction Prevention Program

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Centre for Equality Rights in Accommodation (CERA) John Fraser, Eviction Prevention (Acting) Manager 340 College Street, Suite 101A, Box 23 Toronto, Ontario M5T 3A9 Tel: (416) 944-0087 / 1-800-263-1139 Fax: (416) 944-1803 E-mail: john@equalityrights.org www.equalityrights.org/cera/
CATEGORY:	1: Information and Advice
OBJECTIVE :	CERA initiated the City-funded Early Intervention Program in 1999 to ensure that tenants get an early warning that their landlord has applied to evict them. The overall goal of the project was to prevent further homelessness by providing tenants with information and resources to maintain their current housing or find alternate accommodation. CERA set four primary objectives in its contacts with tenants through the Early Intervention Project: 1) To inform tenants that their landlords had applied to evict them and let them know about the basic process involved in dealing with the application, particularly the fact that they only have five calendar (not business) days in which to file a dispute. 2) To reassure tenants that there may be options in terms of preventing the eviction (negotiation, mediation, a reasonable hearing, advocacy, etc.). 3) To refer tenants to the appropriate agency for follow-up (e.g. their local legal clinic, the Federation of Metro Tenants' Association, the ORHT itself, the Property Standards Department, a Housing Help Centre, the Shelter Fund, the Rent Bank, etc.) 4) To interview tenants regarding the circumstances of their eviction to develop a clearer understanding of the weeks and months leading up to that point, in order to develop effective prevention strategies.
LOCATION:	City of Toronto
BUDGET / SOURCES OF FUNDING :	\$100,000 per year from City of Toronto
CLIENTS :	All tenants, including social housing tenants subject to applications for eviction
BRIEF PROGRAM DESCRIPTION:	The Ontario Rental Housing Tribunal provided CERA with weekly lists of all tenants in Ontario subject to applications for eviction. Using these lists, CERA mailed an information package to each tenant whose landlord has applied at the Ontario Rental Housing Tribunal for an eviction order. CERA also attempted to contact the tenants by telephone. The information package advised tenants that their landlord had applied for an eviction and that they must reply in writing within 5 days if they wish to dispute the eviction. The package contained a letter, a list of key telephone

numbers and three pamphlets; Housing Partner agencies included housing help centres and legal clinics.

As a result of a ruling by the Ontario Privacy Commissioner on privacy issues, the ORHT decided to stop providing lists with tenants' names to CERA and the Early Intervention Program was put on hold in March, 2003.

In summer 2004 a modified version of the project may recommence through a.) having CERA as a contact organization on a soon to be released information package for households facing eviction, which will be sent out directly by the Tribunal to all tenants who are part of an eviction application; and b.) in co-operation with the Greater Toronto Apartment Association, CERA will be permitted to provide information to tenants in private sector buildings on strategies and supports to help them pay off their arrears and avoid eviction

STARTING AND ENDING DATE

Toronto Fall 1999 – March 2003, may recommence in modified outreach initiative in summer 2004

AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS

Annual reports to City of Toronto on clients contacted.

Indicators of Project Effectiveness

1) The rate at which tenants disputed their eviction applications increased in the weeks following the start of the project;

2) Referrals to the Rent Bank resulted in single parent families receiving loans to pay their arrears and maintain their housing;

3) Referrals to Social Services resulted in social assistance recipients getting access to the Shelter Fund to maintain their housing

4) 105 calls to the Federation of Metro Tenants' Association's Eviction Hotline in initial twelve-week period were directly attributable to the Early Intervention Project;

5) CERA received unsolicited calls back from tenants thanking volunteers for their intervention and calling to say that they had retained their housing;

6) CERA heard from legal clinics, Tenant Duty Counsel and community agencies that tenants received their information packages and/or telephone calls and responded by seeking help with their eviction application.

In first quarter of 2003, before project suspended, CERA was mailing 500 information packages per week to tenants who were facing eviction applications. CERA was also dealing directly by phone with 52 clients facing eviction applications per month at that time.

11. Vancouver - Tenant Assistance Program

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Judy Graves, Al Draycott The Housing Centre 453 West 12th Avenue Vancouver, BC V5Y 1V4 Tel: (604) 873-7487
CATEGORY:	1: Information and Advice
OBJECTIVE :	To provide direct assistance to displaced tenants and homeless individuals in Vancouver.
LOCATION:	City of Vancouver
BUDGET / SOURCES OF FUNDING :	City of Vancouver – Annual budget \$110,000
CLIENTS :	2 full-time Relocation Officers and 1 part-time Relocation Officer Tenants of private and public housing living inside Vancouver boundaries, though the program is now receiving telephone inquiries from all over the province of BC); homeless people in Vancouver. The program does not usually work directly with landlords, though staff do educate landlords on proper eviction procedures on a case-by-case basis. The program fields 30-50 calls per day.
BRIEF PROGRAM DESCRIPTION:	<p>The Tenant Assistance Program is operated by the City of Vancouver's Housing Centre. It currently has two staff, including a Coordinator, who both function as Tenant Relocators. The Relocators' work 1-to-one with tenants to provide advice regarding evictions and support in locating new accommodation.</p> <p>The process begins when tenants telephone the Program. After an assessment over the phone, the Relocators meet with them at the office and, if necessary, will visit the tenant's home. The course of action is dependent on each case. For situations in which a tenant's lifestyle is an issue in the eviction, the Relocator will provide advice about how to interact with the landlord and maintain a tenancy. If addiction is a problem, the Relocator will seek a residency for the tenant in a recovery program. The program is seeing increasing numbers of evictions for non-payment of rent, in which case clients are advised to fight the eviction with an application for arbitration through the provincial Residential Tenancy Office and given instructions on how to do that. TAP staff liaise with and make referrals to a variety of community organizations that provide tenant assistance and education services when tenants need ongoing support through an RTO appeal/arbitration process or in the case of mass evictions from apartment buildings. They also liaise and get referrals from provincial Ministries of Human Resources (social assistance/disability benefits) and Child and Family Development (child care and protection). In the latter 2 cases, staff frequently deal with social assistance or family caseworkers when clients call for help at the last minute in an eviction process. The program also works closely with other civic departments like Permits and Licencing in cases when building conditions and/or illegal suites are an issue.</p>
STARTING AND ENDING DATE AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	Ongoing Not available

12. Vancouver – Tenants Rights Action Coalition (TRAC)

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Tenants Rights Action Coalition (TRAC) Linda Mix, Coordinator #306-535 Thurlow Street Vancouver B.C. V6E 3L2 http://www.tenants.bc.ca/abouttrac/index.html Tel: (604) 255-3099 / 1-800-665-1185
CATEGORY:	1: Information and Advice
OBJECTIVE :	TRAC works to promote security of tenure for tenants. Housing/shelter is a basic human need. Ensuring security of tenure is important in keeping people appropriately housed.
LOCATION:	Vancouver BC. TRAC fields calls from all over the province and works with community organizations in many other British Columbia towns.
BUDGET / SOURCES OF FUNDING :	Law Foundation: \$218,000 Law Foundation special grant (2004) 30,500 for new RTA education Legal Services Society 9,000 City of Vancouver (core funding) 37,000 Total annual program budget: \$245,500; \$30,500 for a special training project on the new Residential Tenancy Act Total annual administration budget (if not included in program budget): \$18,500 5 full-time staff
CLIENTS :	No target group – open to all tenants.
BRIEF PROGRAM DESCRIPTION:	TRAC's 5 full-time staff provide 2 key services for tenants in BC. It offers a tenant counselling service and also engages in extensive legal education around tenancy and housing issues. The primary vehicle for its counselling service is the Tenant Information Hotline that enables people to phone-in and get information about the BC Residential Tenancy Act (RTA) and strategize about dealing with landlord disputes. TRAC distinguishes between two types of evictions: those for cause, ie., violations of the RTA, and those which are market-driven. In BC, landlords are allowed to evict tenants in order to make significant renovations and are also allowed to increase rents for new tenants. A property-owner will sometimes evict tenants using significant renovations as an reason, but subsequently only make cosmetic renovations. In the case of evictions for cause, TRAC will advise clients of their legal rights and responsibilities and the legal process necessary to challenge the eviction. Frequently, however, tenants call at the last minute and there is little that can be done to stop or delay the eviction. In a very few cases in which individuals are facing multiple challenges

and are unable to negotiate on their own behalf, TRAC staff will directly intervene with landlords via telephone calls and/or letters and/or media liaison. In such cases, staff will also review the client's paperwork and may accompany them to the arbitration hearing at the Residential Tenancy Office, although TRAC does not directly represent its clients.

Market-driven evictions, which have been rising in frequency in Vancouver since 1996 and often involve multiple evictees, are treated on a case-by-case basis. Depending on the situation, TRAC will provide guidance and legal information, research support, and media liaison. However, it is becoming increasingly difficult to get such evictions overturned by RTO arbitrators. At one time, landlords were only able to evict tenants for structural renovations. More recently, arbitrators have been allowing evictions for cosmetic renovations. TRAC also used to facilitate tenant organization by leafleting apartment buildings and setting up meetings. However, due to diminished resources TRAC is now only able to organize in buildings where the issues are serious and tenants are willing to take a proactive approach.

STARTING AND ENDING DATE
AVAILABLE INFORMATION ON
EVALUATION, MEASURES OF
SUCCESS

Established in 1983.

TRAC monitors its program extensively, but most of the interactions are by telephone and are initiated by tenants. Additional information on reporting and stats will be pursued during Phase 2.

TRAC Stats: 8,000 hotline calls per years + 2,000 additional contacts via educational workshops. The website gets 4,000 hits per month.

TRAC prepares a Quarterly Report to the Law Foundation of BC (last report April 22/04). The report measures outputs in terms of quantity of calls and contacts. TRAC is currently exceeding its expected outputs.

Category 2: Conflict Resolution & Mediation

13. Ottawa – Housing Loss Prevention Network (HLP)

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Pinecrest-Queensway Health and Community Services Housing Loss Prevention Network Marilyn Mills, Coordinator Tel: 613-820-4922x589
CATEGORY:	2: Conflict Resolution and Mediation
OBJECTIVES :	Decrease the rate of eviction and, subsequently, the demand for emergency shelter beds in the City of Ottawa. Assist Clients in maintaining reasonable, appropriate, and affordable housing.
LOCATION:	City of Ottawa Based out of 5 community agencies, each staffed with one FTE Housing loss prevention worker: <ul style="list-style-type: none">• Pinecrest-Queensway Health and Community Services• Carlington Community and Health Services• Southeast Ottawa Centre for a Healthy Community• Nepean Community Resource Centre• Action Logement (bilingual housing agency) Housing Help (housing agency) is an associate member . The 2004 Expansion Component of the program has funded an additional 10 FTE housing support workers.
BUDGET / SOURCES OF FUNDING :	Budget: \$332,000(Jan 1/04-Dec 31/04), Previous year: \$236,000(April 1/03-Dec 31/03) Expansion Component of program funded by SCPI: \$950,000 over two years (July 2004 – March 2006). City of Ottawa as Service System manager directs funds to Pinecrest-Queensway which then distributes funds to the partner agencies. Note: Action Logement and Housing Help receive funding from other sources to provide comprehensive housing support services for residents of the city
CLIENTS :	Individuals and families at risk of becoming homeless. Tenants in both private and social housing markets. Persons in situations of financial and Economic disadvantage.
BRIEF PROGRAM DESCRIPTION:	A network of housing loss prevention workers based at community agencies located throughout the City of Ottawa. Workers provide support, mediation with landlords, counselling, and advocacy to tenants facing or in danger of eviction. Expansion component of the HLPN has increased focus on early intervention / community capacity building and community partnerships in addition to provision of ‘front-line’ support to clients.
STARTING AND ENDING DATE AVAILABLE INFORMATION ON EVALUATION, MEASURES OF	<ul style="list-style-type: none">• April 1, 2003 -Ongoing• Detailed budget information 2003-2004 provided for overall network and for Pinecrest Queensway.

SUCCESS

- Ongoing statistics provided to the city of Ottawa.
- Tim Aubry et al. 2003. Program Monitoring Results *of the City of Ottawa's Homelessness Initiative*. Final Report. *City of Ottawa Housing Branch*. Monitoring of eviction prevention clients 1, 3 and 6 months following initial intake for 15 eviction prevention initiatives in Ottawa. Prior to participation as a network in April 2003, each agency operated independently and evaluation of their services were included in this report.

14. Ottawa – Tenant-Landlord Mediation

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Action Logement 450 Rideau St., Suite 200 Ottawa, Ontario, K1N 5Z5 Tel: 613-562-8219 Fax: 613-241-1526 Contact: Rosine Kaley
CATEGORY:	2: Conflict Resolution and Mediation
OBJECTIVE :	To provide bilingual services to assist in the resolution of conflicts related to housing and to help individuals and families to access appropriate housing in a safe and adequate environment while respecting their rights
LOCATION:	City of Ottawa Main office: 450 Rideau St. Satellite offices: Vanier CRC, Overbrook-Forbes CRC, Eastern Ottawa RC and Cumberland CRC.
BUDGET / SOURCES OF FUNDING :	Core funding: provincial and municipal Partially Funded through SCPI grant.
CLIENTS :	Residents of the City of Ottawa
BRIEF PROGRAM DESCRIPTION:	Main activities: <ul style="list-style-type: none">- providing help in the prevention of loss of housing- providing help in searching for privately-owned housing units and accessing social housing- providing assistance to tenants experiencing serious housing problems –this includes cuts to critical utilities, maintenance problems, health and safety issues, conflicts with landlords, neighbours or co-tenants, or legal issues. Conflicts are resolved through mediation, advocacy or representation at the Ontario Rental Housing Tribunal, the Small Claims Court or the Human Rights Commission.
STARTING AND ENDING DATE AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	On going services A case study describing the initiative and its function: http://www.cmhc-schl.gc.ca/publications/en/rh-pr/socio/socio102e.pdf

15. Ottawa – Ontario Rental Housing Tribunal-Mediation Service

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Ontario Rental Housing Tribunal Eastern Regional Office 255 Albert Street, 4th Floor Ottawa, Ontario K1P 6A9 Fax No. 613-787-4024 or 1-888-377-8805
CATEGORY:	2: Conflict Resolution and Mediation
OBJECTIVE :	The Ontario Rental Housing Tribunal is an independent, quasi-judicial agency. The Tribunal was created with the enactment of the Tenant Protection Act in June, 1998. The Act gives residential landlords and tenants specific rights and obligations, and sets out a process for how these rights and obligations can be exercised and enforced. Tenants and landlords can apply to the Tribunal to resolve certain types of disputes, either through mediation or adjudication. The Tribunal also provides landlords and tenants with information about the rights and obligations each has under the Tenant Protection Act.
LOCATION:	City of Ottawa
BUDGET / SOURCES OF FUNDING :	Funded through the province of Ontario.
CLIENTS :	Residents of the City of Ottawa.
BRIEF PROGRAM DESCRIPTION:	Mediation is an informal process in which a mediator meets with both the landlord and tenant and tries to help them resolve their dispute by reaching an agreement which is acceptable to both of them. When an application is filed with the Tribunal, a mediator may telephone the landlord and tenant to see if they want to try to resolve their dispute informally through mediation. If both agree, the mediator will meet with the landlord and tenant to discuss the problem and, hopefully, help them reach an agreement which is acceptable to both of them. If they can't agree, then the dispute will be resolved at the hearing date which was already set.
STARTING AND ENDING DATE	1998 - ongoing
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	The Advocacy Centre for Tenants Ontario (ACTO) prepared a June 20, 2002 "Submission to the Ombudsman Ontario Concerning the Failure of the Tenant Protection Act and the Rules and Procedures of the Ontario Rental Housing Tribunal to meet Ombudsman Fairness Standards." http://www.geocities.com/torontotenants/reports/act02f20.html Additional information will be available through provincial Government.

16. Region of Peel Eviction Prevention Initiatives

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Ms Sue Ritchie Region of Peel Tel: (905) 793-9200 ext. 8605 sue.ritchie@peelregion.ca www.region.peel.on.ca
CATEGORY:	2: Conflict Resolution and Mediation
OBJECTIVE :	To prevent evictions: a.) for victims of domestic violence through hiring an extra caseworker; b.) for OW /ODSP residents through support staff c.) rent bank assistance for low income households
LOCATION:	Region of Peel
BUDGET / SOURCES OF FUNDING :	The budget for Salvation Army Homeless prevention program in 2003 was \$310,000. The other two prevention initiatives cost the equivalent of one Region of Peel caseworker position (approx - \$50,000 -\$60,000 per year). All three initiatives are funded directly by the Region of Peel
CLIENTS :	The program is targeted to a.) victims of domestic violence recently housed in Peel's municipal non-profit housing (Peel Living) who have been identified as "high risk" or served notices to terminate the tenancy, particularly around "behavioural" issues b.) OW/ODSP residents of Peel Living who have been served notice to terminate tenancy due to non-payment of rent c.) Low income households who are at risk of losing their home
BRIEF PROGRAM DESCRIPTION:	a.) provides a caseworker staff to work with high need Victims of Domestic Violence households recently housed in Peel Living who have been served a notice to terminate b.) connects at risk household with supports, provides reassurance rent will be paid through moving the client to a direct rental payment by OW. This is reviewed every six months c.) provides one time "rent bank" financial assistance to assist with rental arrears, rent deposit, moving costs, etc. as well as budget counseling, landlord-tenant mediation or trusteeship where appropriate
STARTING AND ENDING DATE	a.) beginning 2004, 6 month pilot b.) began fall 2003, continuing program c.) began 1999, continuing program
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	For the OW/ODSP initiative, 163 households assisted in first 6 months; resulted in decline in arrears, cost savings to OW, to Peel Living and to clients; rent bank assistance evaluation by Lang Research in 2001 included follow up of clients assisted.

17. Vancouver – Seniors Housing Information Program (SHIP)

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Teresa Snider, Client Outreach Worker 209-800 McBride Blvd New Westminster, BC V3L 2B8 Tel: (604) 520-6621 http://www.seniorshousing.bc.ca
CATEGORY:	2: Conflict Resolution and Mediation
OBJECTIVE :	The SHIP Client Outreach project tries to alleviate homelessness, including working with people at risk of homelessness. This means working with people who are being evicted and finding them appropriate housing.
LOCATION:	Greater Vancouver
BUDGET / SOURCES OF FUNDING :	HRSDC – Supporting Communities Partnership Initiative (SCPI) funding <ul style="list-style-type: none">• Total annual program budget: \$120,000• Total annual administration budget (if not included in program budget): NA• 2 full-time staff and 1 researcher @ days per month
CLIENTS :	Seniors living anywhere in Greater Vancouver.
BRIEF PROGRAM DESCRIPTION:	The Client Outreach service works one-on-one with seniors who are homeless or at-risk of homelessness. The key element of the program is developing a rapport with clients in order to work with them to maintain stable housing. Although most clients are self-referred, they learn about the program through continuing care staff, hospital social workers, or other community or seniors groups. Initial intake takes place over the telephone. However, clients who call the program but will often not say they are on the verge of eviction. As a result, initial calls are carefully screened for possible problem situations. Staff intervene directly in cases of eviction, often seeking to develop relationships with building managers in order to seek positive resolutions to evictions or situations which are likely to result in evictions. Because managers are usually seeking to simply get rid of what they see as a problem tenant, the resources that the outreach worker is able to bring to the situation often relieves them of the pressure to continue with the eviction. The key issue for the outreach workers is finding appropriate support for clients that will enable them to stabilize their housing situation. In situations where the client is resistant to getting support or where the support system is not responding to a client's needs, eviction can be a useful trigger to secure those supports. Not all clients require direct intervention. Some cases can be dealt with over the telephone by taking information and then referring the client to a vacancy. In other cases, the client simply wants support, eg., asking the landlord for a couple of days flexibility in paying rent or getting information about housing.
STARTING AND ENDING DATE	Established in 1987
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	No documents are available. SHIP maintains a database with client statistics reported monthly. From August 2002- July 2003, Client Outreach logged the disposition of 191 cases. One hundred clients obtained long-term housing. Only 16 of those clients stayed in their current housing. For both groups, stable housing was made possible by setting up support services. SHIP sees new housing with appropriate support as a method of preventing future evictions and therefore as a successful outcome. Last year, out of 196 clients, 135 were classified at being 'at risk' of homelessness. Most were being evicted or in danger of eviction due to financial constraints.

Category 3 Legal Representation:

18. Montréal –Commission des services juridiques (Legal Aid)

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Legal Aid – Commission des services juridiques 2, Complexe Desjardins Tour de l'Est, Bureau 1404 Montréal (Québec) H5B 1B3 Tel.: (514) 873-3562 www.csj.qc.ca
CATEGORY:	3: Legal Representation
OBJECTIVE :	Legal aid services covered by the system are provided to persons who are financially eligible; they are provided either free of charge or upon payment of a contribution. This contribution, which is determined by regulation, is always collected by the legal aid centre.
LOCATION:	Province of Québec
BUDGET / SOURCES OF FUNDING :	Provincial Government
CLIENTS :	Beneficiaries of last resort assistance under the Act respecting income support, employment assistance and social solidarity are eligible for gratuitous legal aid services, if they apply for them. Other individuals may be eligible for gratuitous legal aid or contributory legal aid. To determine financial eligibility, the income, liquidities and other assets of the applicant, of his spouse and, if applicable, of other family members are taken into consideration.
BRIEF PROGRAM DESCRIPTION:	Legal aid services provided: Representation by a lawyer before a court of first instance or a court of appeal, as plaintiff or defendant; Assistance from a lawyer in certain cases expressly provided for in the Legal Aid Act; Legal consultation with a lawyer; Telephone consultation with a lawyer, available around the clock, if you have been arrested or are being held in custody; Legal information regarding the rights and obligations of legal aid recipients; Community involvement of the lawyers; Some services may be rendered by a notary.
STARTING AND ENDING DATE	1972 – on going
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	Annual report available for Phase 2 but difficulty to identify the housing related causes.

Category 4: Emergency Financial assistance

19. Hamilton - Housing Emergency Loan Program (HELP)

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Administered by the Hamilton Housing Help Centre Contact Bob Wood (905)526-8100 Kirkendall Community Centre 210 Napier St. Main Floor Hamilton, ON L8R 1S7
CATEGORY:	4: Emergency Financial Assistance
OBJECTIVE :	H.E.L.P. provides interest-free loans (paid directly to the landlord) to keep people with one time housing emergencies from being evicted. Generally clients will have been served with a notice to evict or will have already had an application to evict filed at the Ontario Rental Housing Tribunal. The assistance is limited to the equivalent one months rent. If the tenancy is not financially sustainable, (or if the household s living in a shelter) HELP funds could be used for a rent deposit for a new financially sustainable apartment
LOCATION:	City of Hamilton
BUDGET / SOURCES OF FUNDING :	Current resources to date: included in Housing Help Centre's annual budget. Funding for one full-time staff and part-time bookkeeper; a dozen volunteers review applications for loans. Sources of funds:, PHIF, SCPI, Trillium Foundation, other - \$42 K in initial funding followed by \$120,000 from SCPI until 2003 – currently funded through City of Hamilton Opportunities Funds to late 2004
CLIENTS :	Families, singles, couples including OW and ODSP clients as well as social housing residents – average income \$14,734
BRIEF PROGRAM DESCRIPTION:	The Housing Emergency Loan Program (“HELP”) is a community-based initiative that was developed to help respond to the housing and homelessness crisis in our community. From 2002 to 2004, 160 - 170 tenant households per year have been assisted in remaining in their homes by a HELP loan. The average loan size has ranged from \$480 to \$550.00 over the past three years.
STARTING AND ENDING DATE	2000 to at least end of 2004
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	Annual client assistance statistics recorded

20. Montréal - Fond de solidarités du Nord de Montréal

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Association communautaire d'économie familiale (ACEF) - du nord de Montréal Ms Hélène Talbot 7500, rue Chateaubriand Montréal (Québec) H2R 2M1 (514) 277-7959 www.acefdunorddemontreal.org info.acefnord@videotron.ca
CATEGORY:	4: Emergency Financial Assistance
OBJECTIVES :	ACEF du nord de Montréal is a non profit organization that promotes individual and social rights by education and information. One objective is to support budgeting education and to facilitate integration for consumers in traditional credit networks. ACEF also provides some small grants to consumers when they face a temporary exceptional expenditure.
LOCATION:	North-Center area of City of Montreal.-Ahuntsic, Cartier-Ville, Parc Exention, St-Michel and Villeray, part of Côte-des-Neiges, Outremont and Rosemont.
BUDGET / SOURCES OF FUNDING :	<ul style="list-style-type: none">▪ Centraide Greater Montreal;▪ Caisses populaires Desjardins located in the previous districts;▪ Fédération Desjardins (for equipment and management financing);▪ Secrétariat d' Actions Communautaire Autonomes
CLIENTS :	<ul style="list-style-type: none">▪ Low-income individuals;▪ Individuals that are faced with an expense and the problem is not recurring;▪ Individuals that are not able to obtain a loan from a financial institution;▪ Individuals with a certain capacity of reimbursement;▪ Individuals living within ACEF du nord's borders
BRIEF PROGRAM DESCRIPTION:	The first objective is to provide financial education (through information sessions). In 2003, ACEF du nord de Montréal developed a pilot project on micro credit. The objective is to loan small amounts (up to 500\$) of money without interests. These loans are addressed to individuals experiencing temporary financial difficulties and contribute to exceptional expenditures, not only for the rent.
STARTING AND ENDING DATE	Pilot project started in 2003- on going
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	No report or data so far. A first annual report will be made available at the end of 2004. They experience high demand, particularly during summer.

21. Montréal - Prêt du quartier

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Association communautaire d'économie familiale (ACEF) -Centre de Montréal / Option Consommateurs Ms Caroline Arel, Project coordinator 2120 Sherbrooke East, Office 604 Montréal (Québec) H2K 1C3 Tel: (514) 598-7288x.235 E-mail : arel@option-consommateurs.org www.option-consommateurs.org
CATEGORY:	4: Emergency Financial Assistance
OBJECTIVE :	Under Option Consommateur's banner, the objective is to support budgeting education and to facilitate integration for consumers in the traditional network of credit. Possibly to grant small loans to consumers when they face a temporary exceptional expenditure.
LOCATION:	City of Montréal – Hochelaga-Maisonneuve, Centre-Sud, Plateau Mont-Royal, Saint-Louis, Centre-Ville and Rosemont Districts.
BUDGET / SOURCES OF FUNDING :	<ul style="list-style-type: none">▪ Caisses populaires Desjardins of the previous districts;▪ Fédération Desjardins (for equipment and management financement);▪ Centraide of Greater Montreal;▪ Société d'Habitation du Québec▪ Several punctual or recurring allocations
CLIENTS :	Clients have to be referred to Option-consommateurs by a community organization of their district, meeting with the following criteria: <ul style="list-style-type: none">▪ Low-income individuals;▪ Individuals faced with an expense and the problem is not recurring;▪ Individuals that are not able to obtain a loan from a financial institution;▪ Individuals with a certain capacity of reimbursement;▪ Individual who agree to participate to a budgeting information session;▪ Members of a Caisse populaire Desjardins or willing to become one;▪ Individuals living in Hochelaga-Maisonneuve, Centre-Sud, Plateau Mont-Royal, Saint-Louis, Centre-Ville and Rosemont districts.
BRIEF PROGRAM DESCRIPTION:	The first objective is to provide financial education through information sessions. In certain cases there is a opportunity of financing small loans to consumers with low incomes who must face an exceptional expenditure. This project is an alternative to pawnbrokers and high-interest loans. Loans go up to a maximum of 800\$ and are payable to receivers, not to applicants.
STARTING AND ENDING DATE	October 2001 – on going
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	2002-2003 Activity Report of Option Consommateurs, 2003-2004 Report currently in progress. Following approximately 100 requests for financial information sessions. Up to now, 74 loans, including 18 for housing issues. The granted loans are on average \$600, for a total of \$44,200. 32 loans entirely refunded. Clients are principally women (63%), monoparental families or one income households. 75% of the applicants are from 25 to 46 years old. 45% are recipient of social welfare. 58% of the one-income household applicants live with less than \$10,000 a year and 38% of multi-incomes households with less than \$15,000.

22. Ottawa “HomeSafe” Rent Bank Program

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Salvation Army Ottawa-Booth Centre Community and Family Services, Social Services Department 171 George Street Ottawa, Ontario K1N 5W5 Perry Rowe, Program Manager Tel. 613-241-1573 perry_rowe@ottawaboothcentre.org
CATEGORY:	4: Emergency Financial Assistance
OBJECTIVE :	“HomeSafe” is a service designed primarily to keep families and individuals in appropriate housing by assisting them financially with rent and/or utility payments. The purpose of this program is to provide individuals in danger of losing their housing due to owing rent arrears with financial assistance in the form of a repayable loan.
LOCATION:	City of Ottawa
BUDGET / SOURCES OF FUNDING :	Applied for and received \$24,000 from the Regional Municipality of Ottawa’s Homelessness Initiative Fund to establish a pilot rent bank project in 1999. Received a further \$77,000 in the year 2000 from the city of Ottawa through PHIF funding; Received a total of \$23,500 from SCPI in eviction prevention funding between 1999 and 2002. Given Additional funding in 2001 by the city of Ottawa based on the success of the program. 2003 total budget = \$ 340,000 for both Homesafe and Rentwise, with \$158,000 for “Home Safe”. In 2004, this amount reduced to \$150,000 leaving only \$25,000 for HomeSafe rent bank.
CLIENTS :	Provincial Homelessness Initiatives Fund (PHIF), SCPI, City of Ottawa Families with children; Not facing chronic housing difficulties; Having investigated and exhausted all options with regard to their fight against eviction; Be living in housing that is permanent and habitable; Not owe more than two months of rent arrears, or not need more than three months of utility arrears or other fees. Not be involved in chronic financial mismanagement. Not have used HomeSafe previously.
BRIEF PROGRAM DESCRIPTION:	HomeSafe Provides Support up to and including financial support to families who face eviction from their rental homes or are facing disconnection of essential utilities as a result of arrears. This strategy includes advocacy and negotiations with private landlords, Utilities services and Social services and in some cases, referrals to other support organizations i.e. counselling. Each recipient receives approximately 700CAD as a once off contribution.
STARTING AND ENDING DATE	The pilot project began in June 1999 –ongoing, also merged with Moneywise program.
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	<ul style="list-style-type: none">• University of Ottawa, Centre for Research on Community Services evaluation and client follow-up study• Study Carried out by Cathexis Consulting of the city of Ottawa’s Community Action Plan to Prevent and End Homelessness, 2002• 2002 Annual Report• Rebecca Nemiroff. May, 2004. Home Safe and Money Wise: A Process Evaluation of the Salvation Army Ottawa Booth Centre’s Eviction Prevention Programs. M.A Thesis Report. University of Ottawa.

23. Ottawa – Essential Health & Social Support (EHSS)

NAME OF ORGANIZATION AND CONTACT INFORMATION:	City of Ottawa, Community and Protective Services Employment and Financial Assistance Branch Micheline McTiernon 580-2424 x 42009
CATEGORY:	4: Emergency Financial Assistance
OBJECTIVE :	Ensure that citizens of Ottawa have access to essential health-related items necessary to meet and maintain their basic life requirements; Maintain independent living arrangements (avoiding hospitalization and institutionalization); Allow citizens to participate in the community; and Provide services to eligible citizens in an efficient, responsive and cost-effective manner.
LOCATION:	City of Ottawa
BUDGET / SOURCES OF FUNDING :	The 2003 program budget for the Essential Health and Social Supports (EHSS) Program was \$7,999,000 for Ontario Works and Ontario Disability Support Program recipients (cost shared 80% provincial, 20% city), and \$1,600,000 for low income residents (100% city funded), of which eviction prevention is one component. (Universal Program Review Final Report http://www.city.ottawa.on.ca/inside_govt/program_review/final_upr/appendix2_vol03_en.shtml)
CLIENTS :	The city funded EHSS program assists non-social assistance recipients that do not qualify for Ontario Works or the Ontario Disability Support Program; persons in crisis; elderly persons; persons who are ill or disabled.
BRIEF PROGRAM DESCRIPTION:	EHSS provides benefits to some of Ottawa's most vulnerable citizens. EHSS assists these citizens with the purchase of basic health-related items and other social services. EHSS provides one-time emergency grants for low-income, non-social assistance recipients in arrears and who have received a formal notice of eviction or who are at risk of imminent eviction or utility cut off. In addition to funding accommodation arrears to prevent eviction and homelessness, EHSS provides funds for the following: <ul style="list-style-type: none">– medical supplies, mobility devices, vision and dental care, hearing aids,– prosthetic appliances and aids, specialty footwear, funerals and burials, the deductible for the Trillium Drug Program (Ministry of Health and Long Term Care),– layettes, essential household furniture and home repairs; and homemaking services for OW, ODSP and low- and fixed-income residents.
STARTING AND ENDING DATE AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	1998-ongoing. Created when welfare act changed to Ontario works. Cost sharing with province changed to municipal funding This Program is administered and monitored by the city of Ottawa. This program is not evaluated by the city and no statistics are kept on outcomes.

24. Sudbury – Rent Bank Emergency Assistance Program

NAME OF ORGANIZATION AND CONTACT INFORMATION:	The Canadian Red Cross 866 Newgate Avenue Sudbury, Ontario P3A 5J9 Ms Peggy Llewellyn (705) 674-0737 ext 35 www.spcsudbury.ca/How_are_we_anyway.pdf peggy.byers@redcross.ca
CATEGORY:	4: Emergency Financial Assistance
OBJECTIVE :	The Rent Bank Emergency Assistance program assists clients to remain in their homes or to secure new accommodations.
LOCATION:	City of Greater Sudbury
BUDGET / SOURCES OF FUNDING :	City of Greater Sudbury through its homelessness initiative. To date this year \$20,000 has been distributed from this fund and it is currently depleted. Received \$50 000 from the City as one time funding for renovation. To help meet demand: Enhancement request 2004 City of Greater Sudbury \$39,804(not granted yet) For service: City of Greater Sudbury Homelessness Initiative: \$27,800 City of Greater Sudbury Off the Street and into a Shelter: \$28,310 United Way: \$40,000 Canadian Red Cross fund raising: \$5,290 Total: \$141,204
CLIENTS :	<ul style="list-style-type: none"> ▪ Homeless; ▪ Women in conflict with the law; ▪ Mentally ill.
BRIEF PROGRAM DESCRIPTION:	This fund is used in particular to pay rent and utilities when individuals face eviction or a cut-off of services. The Red Cross also negotiate with utility companies to create payment plans that clients can follow, negotiate disconnection schedules to allow clients to make arrangements. The Red Cross also provides first month's rent assistance for eligible clients. Red Cross has successfully negotiated with many landlords to remove the last month rent stipulation.
STARTING AND ENDING DATE	1999 – on going
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	By financially assisting clients, we are saving money by keeping people out of shelters. According to YWCA, it costs \$51.37 to \$102.00 a day to house someone at the shelter, depending on programming levels. With Canadian Red Cross, Sudbury Branch emergency financial assistance, we help people stay in their own homes, providing a long term solution to permanent housing. Since we don't have family shelters in Sudbury, Red Cross also helps families stay together. The usage of our services has increased exponentially from its inception. In 1999, we assisted 781 clients. In 2003, the number of people we assisted increased to 2202. This represents an increase of 182 percent. Dollars disbursed in the same time period have increased from \$8,717 to \$32,503, showing an increase of 273 percent. We predict that based on current trends, the Red Cross will receive 5000 requests for assistance in 2004 and we are currently seeking funding to meet these goals

25. Toronto Rent Bank

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Neighbourhood Information Post Ms Gladys Wong Tel: (416) 924-2543 www.nipost.org
CATEGORY:	4: Emergency Financial Assistance
OBJECTIVE :	To prevent, in a cost-effective way, evictions and homelessness. Services are delivered to tenants through the system of Housing Help Centers.
LOCATION:	City of Toronto
BUDGET / SOURCES OF FUNDING :	City of Toronto Homelessness Initiatives Fund (CT-HIF) – The City of Toronto had allocated up to \$410,000 in the year 2003 as shown below: <ul style="list-style-type: none">▪ Financial Administration, Service Planning and Co-ordination (\$220,000 Rent Bank loan fund plus approx. \$70,000 for service planning, co-ordination and administration);▪ \$118,000 for Local Service Access Centers (7 locations across the City). The United Way of Greater Toronto also provides \$25,000 per year to support the central administration of the program
CLIENTS :	The current program is targeted exclusively to families with children who are in rent arrears and are at risk of being evicted. In 2002-2003 year, 222 households were served. The majority of Rent Bank clients are women - three quarters (73%) are female and 27% are men. The majority of both men and women applying are single parents or separated or divorced (80%) while the majority of men (76%) are married. Social housing tenants are eligible but must first go through a legal clinic to confirm whether or not they have tried to negotiate a repayment schedule with the landlord.
BRIEF PROGRAM DESCRIPTION:	Access to a Rent Bank loan is provided to qualified tenants when all other avenues have been exhausted (Landlord/tenant mediation; Assistance in obtaining Community Start-up Funds; City of Toronto's Housing Fund for arrears for social assistance recipients or those eligible for such funds; Advocacy with government agencies; Counseling and advice; Information on the Tenant Protection Act; Referrals to legal clinics or legal counsel and to other agencies; Assistance in finding alternative rental housing) Loans are available for up to 2 months rental arrears, up to a maximum of \$2,500. The arrears payment is made by the Rent Bank directly to the landlord. Clients enter into repayment agreements with the Rent Bank with repayment usually beginning within a month of the loan being issued. Rent Bank now looking at issue of how realistic repayment is for low income clients
STARTING AND ENDING DATE	Began Fall of 1998, continuing program
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	<ul style="list-style-type: none">• 1999 Rent Bank Pilot Program Evaluation, City of Toronto• 2001 Rent Bank Evaluation, City of Toronto• Annual statistical report submitted to the City of Toronto.

26. Toronto – Shelter Fund

NAME OF ORGANIZATION AND CONTACT INFORMATION:	City of Toronto Social Services TSS Ms Tona Robis Tel: (416) 392-5312 Bob Parkes, Program Support Manager Tel: (416) 392-6470
CATEGORY:	4: Emergency Financial Assistance
OBJECTIVE :	<ul style="list-style-type: none"> • To help clients with appropriate shelter to maintain it and not be evicted; • To help clients without permanent shelter to obtain it; • To help clients wishing to relocate to more affordable/appropriate shelter when needed.
LOCATION:	City of Toronto
BUDGET / SOURCES OF FUNDING :	<p>Municipal savings from the National Child Tax Benefit to help families with children receiving social assistance to maintain their housing. In 2001, \$10.4 million was spent on this initiative to assist 7,000 households</p> <p>All municipal caseworkers can provide Shelter Fund support to clients one Shelter Support Liaison Worker is located in each of the 14 community offices located throughout the City, with this staff person having detailed knowledge of other eviction prevention/support service agencies and programs that OW clients could access.</p>
CLIENTS :	<ul style="list-style-type: none"> • Families with dependent children including social housing tenants; • In receipt of social assistance or have eligibility for social assistance.
BRIEF PROGRAM DESCRIPTION:	<p>After an initial review of the Shelter Fund, TSS expanded its usage by creating the Shelter Fund Enhancement to assist families with dependent children who have accommodation costs in excess of OW legislated Shelter Allowances; In September 2000, TSS expanded Shelter Fund Enhancement to include Hostel Integration Support, to assist families leaving the hostel system who have found accommodation in Toronto by granting excess shelter costs up to a maximum for a period of three months; In July 2004, TSS expanded Shelter Fund to provide one time payment (ranging from \$435 to \$835) for clients leaving OW for full time employment to help pay for rent, as former clients will have increased expenses for work.</p> <p>The caseworker determines the total funds necessary to stabilize their housing needs, including last month's rent deposit; Fuel and hydro deposits; Rental, utility, or fuel arrears, including any associated costs; Moving and storage costs; Any other costs approved by the Administrator.</p> <p>Community Start Up Benefit (up to a maximum of \$1,500 which is to now include covering the cost of household furnishings such as beds, dressers, table and chairs as well as settlement costs such as bedding, dishes, small appliances, clothing etc.;) is accessed first. If there is still need, then Shelter Fund can be accessed once (up to a maximum of \$1,500). Benefits are provided to support a reasonable expectation that the client can sustain current or prospective accommodations over the long term.</p>
STARTING AND ENDING DATE	Began 1999; continuing program
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	Periodic Reports to Toronto City Council on clients assisted and costs of program.

27. Vancouver - Crisis Assistance and Hardship Assistance

NAME OF ORGANIZATION AND CONTACT INFORMATION:	BC Ministry of Human Resources Maryann Willing, Deputy Minister's Office, Client Calls Tel: 250-387-2325
CATEGORY:	4: Emergency Financial Assistance
OBJECTIVE :	Provide emergency financial assistance to individuals or families.
LOCATION:	Province of British Columbia
BUDGET / SOURCES OF FUNDING :	Funding Source: Government of BC, Ministry of Human Resources
CLIENTS :	BCEA income assistance clients (Crisis Assistance) or individuals or families who are not receiving BCEA income assistance (Hardship Assistance).
BRIEF PROGRAM DESCRIPTION:	<p>Both programs are designed to provide financial support in case of emergency and are targeted toward essential items, including shelter. An individual or family in receipt of income assistance may apply for Crisis Assistance in the case of a financial emergency. Ministry staff will conduct an Emergency Needs Assessment to determine eligibility. In the case of a shelter emergency, crisis Assistance will cover costs up to the maximum shelter allowance per recipient. In order to qualify, income assistance recipients must prove that they have exhausted all other potential resources, including spending savings, liquidating assets, obtaining credit, or locating support from community agencies. However, these are also criteria for obtaining income support so they are somewhat redundant.</p> <p>Crisis Assistance may also be available to individuals or families who are making an application to the Ministry for BCEA income assistance. Initial applications are only accepted after the applicant has completed a 3 week prescribed job search program that may include a course. However, in cases where delay in assistance may create undue hardship, Crisis Assistance may be granted in the interim. Crisis Assistance cannot be used to pay for the costs of landlord-tenant arbitration at the Residential Tenancy Office (RTO), as this fee will be waived by the RTO. Crisis Assistance is limited over the course of a year to the maximum of two months support and shelter allowances. BCEA clients who request or receive frequent Crisis Assistance may have their finances directly administered by the Ministry. In such cases, rent will be paid directly to the landlord by the Ministry.</p> <p>Hardship Assistance is somewhat different in that it is targeted toward people who are not eligible for income assistance. Hardship assistance may be applied for by people who are involved in a strike/lockout, who are waiting for Employment Insurance benefits, who have more income than is permitted for income assistance but which is deemed not enough to meet basic needs, who do not have Canadian citizenship or landed status, or whose identity cannot be definitively established. Hardship Assistance will be issued only on a monthly basis and must be re-applied for each month.</p>
STARTING AND ENDING DATE	Not available
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	Not available

28. Victoria – Community Chest / Keys in Hand

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Burnside-Gorge Community Association Colleen Kasting 250-388-5271 484 Cecelia Road Victoria, BC V8T 4T5 http://members.shaw.ca/bgca/
CATEGORY:	4: Emergency Financial Assistance
OBJECTIVE :	1) to promote family stability, security, and community connections by supporting families in stabilizing their housing situation; 2) to support homeless individuals and families in their efforts to find living accommodation.
LOCATION:	The Burnside-Gorge neighbourhood in Victoria, BC
BUDGET / SOURCES OF FUNDING :	Community Donors, including Businesses- Keys in Hand - \$12,000 Annual Fundraiser – Community Chest - \$15,000+ <ul style="list-style-type: none">• Total annual program budget: \$27,000• Total annual administration budget (if not included in program budget): No administration budget. All money donated goes into the programs• Number of full time and part time staff : 0• The supervisor and outreach workers who utilize the two funds are paid through other project money not connected with these programs.
CLIENTS :	Community Chest/Outreach Workers: families living in the Burnside-Gorge neighbourhood in Victoria, BC; 138 families since the inception of the program; Keys in Hand: women 40 to 55 years of age; 40-55 clients during 2003.
BRIEF PROGRAM DESCRIPTION:	Low-income neighbourhood in Victoria that is the site of what is known locally as the Gorge Road motel strip. Through its work with local elementary schools, the organization became acutely aware of the number of families living in the motels as well as in other sub-standard and/or insecure housing situations. Because of the importance of housing stability for family stability, which in turn, is vital for children’s development and learning, the Association has developed 3 inter-related programs to promote housing security, through which clients are able to obtain support to both prevent an eviction or obtain housing in the case of eviction. Community Chest is an ongoing fund, supported by an annual fundraiser plus donations over the course of the year, that is used to help families either secure or maintain housing in the face of costs they cannot afford. The maximum available per family is \$500. The fund provides grants, rather than loans, because the financial circumstance of many families make repayment impossible. As well, a key element of the program is to connect families to a network of support: a family that can’t make payments on a loan will generally not keep up its connections with the workers at the centre. The fund has been used to either subsidize direct housing costs, such as damage deposits, partial rent in emergency situations, and accommodation for families with nowhere to live or to offset costs that can threaten a family’s ability to pay for it’s housing, like utility payments, dental work, or the purchase of a bus pass so a child can continue attending the same school after a family moved out of the area.

Keys in Hand offers similar support for single women aged 40 to 55 years. It is

a small fund that started when a group of women approached the Association with the concept of purchasing a building for women's housing. When this did not prove feasible, the Association developed the fund as a means to help women who are not old enough for seniors' social housing. The aim of the program is do whatever is necessary to stabilize a client's housing situation, including financial support for anything from a telephone for people with disabilities to damage deposits to partial rent costs to dental work. Many clients are paying up to 80% of their income on rent.

Both funds are intended as short-term assistance in emergency situations. Staff work with clients to develop plans in which individuals and families look at what they need to do in order to get and maintain adequate, stable housing. The Association's Outreach Workers are able to draw on both funds, if necessary, to support their work in the community. While the workers are involved with a range of activities, housing is a central feature. This includes advocacy on behalf of families who are fighting evictions or liaising with landlords to negotiate about problem situations. Because many people are dealing with multiple issues, the Outreach Workers attempt to connect clients with a range of existing services. Although the workers used to help clients find housing, time pressures mean this is no longer possible. However, the Association maintains a web-based housing list that is updated on a biweekly basis.

About 25% of clients are also clients of the BC Ministries of Human Resources and Children and Family Development. The latter will often contact the Association's workers when it is attempting to secure housing for its own clients.

STARTING AND ENDING
DATE

Keys in Hand – December, 2002

AVAILABLE
INFORMATION ON
EVALUATION,
MEASURES OF SUCCESS

Keys in Hand – there is very little evaluation of the program for 2 reasons. First, it's goal is to provide support for women within the target age group who have no support from other agencies. For that reason, it is not actually within the mandate of the Burnside-Gorge Community Association. The organization has been attempting to find another group to take on the project. Second, they made a conscious decision to have as little policy as possible in order to make the program flexible and able to respond to emerging and emergency needs. They decided 'to err on the side of compassion'.

Community Chest – is subject to ongoing evaluation by the staff in terms of how it works, the guidelines for access by clients, and the uses to which the funding is put. However, because the funding base is in the community, rather than government or a foundation, there are no formal reports to funders. As well, because 100% of the money goes to clients, there is no overhead for operating or administrative expenses. The program is subsidized by other program funding because Community Chest is seen as a mean of supporting community workers by helping them do family/community support work. There is a file kept for each client, which details the funding amount and use to which it was put. However, this is not available for confidentiality reasons. Since the inception of community chest, \$35,000 has been spent on 91 families. In the 13 months since February 2003, \$13,000 has been spent on 47 families. As noted in the original profile, financial support through these programs is provided only once per client.

29. Waterloo Rent Bank and Eviction Prevention Pilot Project

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Ms Kristine Dearlove, Rent Bank and Eviction Prevention Co-ordinator Lutherwood 165 King Street East Kitchener, Ontario N2G 2K8 Tel: (519) 743-2460 ext 225 kdearlove@lutherwood.ca www.lutherwoodcoda.com
CATEGORY: OBJECTIVE :	4: Emergency Financial Assistance The Rent Bank and Eviction Prevention Program was established to provide a fund for assisting with rental arrears or last months rent deposits as appropriate. The program links tenants to available resources in their community. The Co-ordinator advocates with landlords, property management companies and other community partners. Through discussions with the Co-ordinator, tenants are introduced to the tools that provide them with the ability to meet and deal with crisis situation. The program aims to build individuals' capacity to budget and problem solve. It attempts to empower the forty percent of the population that rent in the Region of Waterloo.
LOCATION: BUDGET / SOURCES OF FUNDING :	Region of Waterloo Regional Municipality of Waterloo approved funding in the amount of \$185,000 in 2002 with funding originating from the Provincial Homelessness Initiative Fund, National Child Benefit, in addition to annual contribution from Lutherwood Foundation (\$10,000). Loan repayments collected partially restore the loan fund each year. From 2004 onwards, administrative costs are about \$65,000 per year while it is anticipated that close to \$100,000 will be loaned out each year.
CLIENTS :	Individuals, couples (39% of clients) and families with children (61% of clients) who rent within the Region and are experiencing financial difficulties related to their housing including social housing.
BRIEF PROGRAM DESCRIPTION:	The Rent Bank is a loan fund with forgiveness policies that take into account individual circumstances and ability to repay. A maximum loan of \$1,200 would be available for first and last months rent, utility connection and rental arrears. If necessary, the Eviction Prevention Project advocates and negotiates with landlords in conjunction with clients.
STARTING AND ENDING DATE	Rent Bank funding began 2002 and funding has been secured until at least 2006.
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	Annual statistical reports to the Region of Waterloo <u>Rent Bank Indicators of Success</u> (February 2002 – December 31, 2003) <ul style="list-style-type: none">• 254 loans, totalling \$196,120, with an average loan of \$804 – 58% of loans for arrears and 42% of loans for deposits.• 99% stabilized their housing three months after their Rent Bank loan.• 89% stabilized their housing one year after their Rent Bank loan• 30 loans were repaid in full• 70% of scheduled repayments have been made

Category 5: Financial Management

30. Hamilton - Mission in Hamilton Trusteeship

NAME OF ORGANIZATION AND CONTACT INFORMATION: Ms. Nina Power – Director of Finance and Administration
Mission Services of Hamilton, Inc.
P.O. Box 368 – 293 Wellington Street North
Hamilton, Ontario L8L 7W2
Tel: (905) 528-4211 ext 105
E-mail: npower@mission-services.com

CATEGORY: 5: Financial Management

OBJECTIVE : To keep vulnerable and at risk people housed through providing financial stability and support.

LOCATION: City of Hamilton

BUDGET / SOURCES OF FUNDING : Funding has been provided through SCPI funding over the past few years and Mission Services hopes to see SCPI funding extended into the future.

CLIENTS : Primarily vulnerable and at risk persons who, for a variety of reasons, need help. The clients accepted into the program are currently housed and have faced challenges in maintaining their existing housing. The majority of the clients receive income support from governments. The clients include residents of private sector housing, social housing tenants as well as residents of institutions such as nursing homes or prisons.

BRIEF PROGRAM DESCRIPTION: Mission Services becomes the trustee for the client’s financial affairs and processes all of the client’s financial transactions including payment of rent and utilities. This ensures the client does not fall into rental arrears and loses their home. The funds for each client are kept in a separate account.
Mission Services will also advocate, where necessary, on behalf of their clients with, for example, the landlord of the client. Mission Services also works with clients on how to budget. The goal of the program is to eventually have the client achieve financial independence and leave the program.

STARTING AND ENDING DATE AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS The program has been operating for approximately 15 years Mission Services currently provides trusteeship services for 135 clients. As long as they remain with the program, the clients remain housed. There have been internal evaluations of the program but no external evaluations.

31. Toronto – Trusteeship Program

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Ms Gladys Wong Neighbourhood Information Post Tel: (416) 924-2543 www.nipost.org
CATEGORY:	5: Financial Management
OBJECTIVE :	To help low income households manage their funds to ensure the rent of the household is paid to the landlord on time each month.
LOCATION:	Predominantly east central Toronto
BUDGET / SOURCES OF FUNDING :	City of Toronto - \$25,000 per year
CLIENTS :	Low income households, including social housing tenants
BRIEF PROGRAM DESCRIPTION:	Households have their income paid/transferred directly to the Trustee who, in turn, pays rent directly to the landlord. The remaining funds are left to the household to manage although the trustee assists with budget planning. The trustee may also disburse remaining spending money to client at weekly intervals to ensure some cash flow each week of the month. Many of the clients do not “graduate” from the program as they have continuing high needs.
STARTING AND ENDING DATE	Pilot program in 1997-98, from 1999 to 2004 program continues, currently one of seven trustee programs in City of Toronto now under review.
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	<ul style="list-style-type: none">• Annual statistical reports to the City

32. Ottawa – “MoneyWise” Trusteeship Program

NAME OF ORGANIZATION AND CONTACT INFORMATION:	Salvation Army Ottawa-Booth Centre Community and Family Services Social Services Department 171 George Street Ottawa, Ontario K1N 5W5 Perry Rowe, Program Manager Tel. 613-241-1573 perry_rowe@ottawaboothcentre.org
CATEGORY:	5: Financial Management
OBJECTIVE :	To serve recipients of social benefits, pensions and/ or wages in managing their money in order to decrease the risk of homelessness. In doing this, to also provide assurances to landlords that rent will be paid on time assisting homeless person in attaining housing
LOCATION:	City of Ottawa
BUDGET / SOURCES OF FUNDING :	Funding provided by the City of Ottawa – Housing Branch through the Provincial Homelessness Initiatives eviction prevention funding. 2003 total budget = \$ 340,000 for both Homesafe and MoneyWise, with \$182,000 for MoneyWise. 2004 this amount reduced to \$150,000 leaving \$125,000 for MoneyWise.
CLIENTS :	Voluntary and involuntary Referred by community support workers and social service benefit providers, May also self refer. Includes persons who: Have a history of homelessness Chronically have no money for rent. Lack the basic skills to manage their income, often due to limited cognitive ability. Are in a state of chronic financial mismanagement with all the attendant bad credit bills etc. Regularly lose their funds due to substance abuse, mental health problems or victimization Frequently Lack Funds to meet basic needs
BRIEF PROGRAM DESCRIPTION:	A Trusteeship program assisting persons who are recipients of social benefits, pensions and/or wages in managing their money through development of individualized service plans with specific goals to assist in money management and eviction prevention, life skills and basic budget training. This programme is self-directed by the client to develop independence and responsibility to manage own funds.
STARTING AND ENDING DATE	1999 – Ongoing (currently merged with “HomeSafe” Program)
AVAILABLE INFORMATION ON EVALUATION, MEASURES OF SUCCESS	<ul style="list-style-type: none">• Study Carried out by Cathexis Consulting of the city of Ottawa’s Community Action Plan to Prevent and End Homelessness• Centre for Research on Community Services, Faculty of Social Sciences, University of Ottawa Study to be released 2004.• Annual Report 2002• Rebecca Nemiroff. May, 2004. Home Safe and Money Wise: A Process Evaluation of the Salvation Army Ottawa Booth Centre’s Eviction Prevention Programs. M.A Thesis Report. University of Ottawa.

ANNEX 2 BIBLIOGRAPHY

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ANNEX 3 LIST OF KEY INFORMANTS

ANNEX 3 LIST OF KEY INFORMANTS

City	Organization	Contact	Last_name	Title
Edmonton	Edmonton Joint Planning Committee on Housing	John	Beke	Executive Director
Halifax	Halifax Regional Municipality	Kasia	Tota	Housing and Homelessness Research Coordinator
Halifax	Housing Support Centre	Carol	Charlebois	Executive Director
Montreal	City of Montreal, Direction de l'Habitat	Susanne	Laferrière	
Montreal	City of Montreal, Service du développement culturel et de la qualité du milieu de vie	Guy	Lacroix	
Montreal	Comité logement du Plateau Mont-Royal	Simon	Dumais	Coordonnateur
Montreal	Corporation des propriétaires immobiliers du Québec inc.	Michel	Riverin	Directeur général
Montreal	Front action pour le réaménagement urbain (FRAPRU)	Lucie	Poirier	
Montreal	Projet Genesis	Esther	Tordjman	
Montreal	Régie du logement du Québec	Line	Bonneville	
Montreal	Regroupement des comités logement et association de locataires	André	Trépanier	
Montreal	Société d'habitation et de développement de Montréal	Frédéric	Roy	Responsable du service de référence
Montreal	Women's Y of Montreal	Kelly	Thompson	Coordonnatrice de la clinique d'information juridique
Ottawa	City of Ottawa Housing Branch	Jean	Sorensen	Program Coordinator
Ottawa	Residential and Support Services Division	Bonnie	Dinning	
Ottawa	Consultant	Dorothy	Young	Housing Outreach Worker
Ottawa	Carlington Community and Health Services	Bob	Macdonald	
Ottawa	Housing Help	Marilyn	Mills	Housing Loss Prevention Network Coordinator
Ottawa	Pinecrest-Queensway Health and Community Services	Sue	Maclatchie	Community Developer
Ottawa	Somerset West Community Health Centre	Tim	Aubry	
Ottawa	University of Ottawa Centre for Research on Community Services	Sherrie	Tingley	
Ottawa	Legal Aid Ontario	Hubert	de Nicollini	
Quebec	Société d'habitation du Québec	Nicole	Dionne	
Quebec	Bureau d'animation et d'information logement du Québec metro			

Quebec	Universite de Laval	Francois Des Rosiers
Saskatoon	Saskatoon Housing Initiatives Partnership	Brenda Wallace
Toronto	ACTO – Advocacy Centre for Tenants Ontario	Julia McNally
Toronto	ACTO – Advocacy Centre for Tenants Ontario	Jennifer Ramsay
Toronto	City of Toronto Social Service Department	Cathie Smith
Toronto	Greater Toronto Apartment Association	Brad Butt
Toronto	Neighbourhood Information Post	Wong Gladys
Toronto	RentCheck	John Dobrowski
Toronto	The Centre for Equality Rights in Accommodation	Theresa Thornton
Vancouver	BC Non-Profit Housing Association	Alice Sundberg
Vancouver	City of Vancouver Housing Centre	Al Draycott
Vancouver	City of Vancouver Housing Centre	Jill Davidson
Vancouver	BC Ministry of Human Resources	Anne McKinnon
Vancouver	Tenants Rights Action Coalition	Linda Mix
Vancouver	Seniors Housing Information Program	Val McDonald
Victoria	Burnside/Gorge Community Association	Colleen Kasting
Waterloo	Regional municipality of Waterloo, Social Services Department	Marie Morrison
Winnipeg	Winnipeg Inner-City Research Alliance	Anita Friesen
		Provincial Co-ordinator Tenant Duty Counsel
		Executive Director
		Executive Director
		CEO
		Eviction Prevention Manager
		Executive Director
		Relocation Officer
		Housing Planner
		Public Affairs Officer
		Executive Director
		Executive Director
		Programmer
		Planning Associate
		Community Liaison Director

**ANNEX 4 LANDLORD AND EVICTION PREVENTION
AGENCY QUESTIONNAIRES**

**ANNEX 4 LANDLORD AND EVICTION PREVENTION
AGENCY QUESTIONNAIRES**

Survey Questionnaire - Private Landlords

Survey # L-__

1. From your experience, which of the following circumstances have led to the eviction of a tenant from their rental unit (tick all that apply):

	√
(a) A simple misunderstanding between tenant and landlord that could have been addressed at the time of the eviction notice.	
(b) Evictions caused by cultural or language barriers between tenant and landlord.	
(c) Regular late payments caused by a pay-day falling a few days after rent is due.	
(d) Temporary financial emergencies associated with job layoffs, delays in contract or child support payments, or welfare cheques that do not arrive in time.	
(e) The unexpected departure of a tenant's roommate or partner/spouse.	
(f) Unexpected one-time expenditures associated with illness of the tenant or the tenant's children	
(g) Other situations where an eviction could have been avoided (please describe): _____ _____ _____	

2. From your experience, describe how often you face the types of situations described in the previous question?

3. How strongly do you agree or disagree that some type of program or service would be helpful to reduce the number of evictions taking place as a result of the situations described in question 1? Agree Strongly 5 ___ 4 ___ 3 ___ 2 ___ 1 ___ Disagree Strongly

4. What are the advantages to you in problem-solving and avoiding the departure of a tenant rather than evicting tenants?

5. Based on your experience, estimate the proportion of *final* eviction orders that actually result in the departure of the tenant from their unit:

100% ___ >75% ___ 51-75% ___ About 50% ___ 25-49% ___ Less than 25% ___

BOX 1 EVICTION PREVENTION PROGRAMS

Information & Advice: for tenants or landlords; includes Legal aid services

Conflict Resolution & Mediation: intervention of a third-party.

Legal Representation: for tenants at rent tribunal hearings

Emergency Financial assistance: loans or grants; rent banks

Financial Management: trusteeship or representative payeeship

6. Box 1 identifies several types of interventions that help reduce the number of tenant evictions. From your experience, indicate how helpful these interventions are in reducing the number of avoidable evictions:

	Very Helpful			Not Helpful		Unaware of this program
	5	4	3	2	1	n/a
(a) Information & Advice on tenant-landlord issues						
(b) Conflict Resolution & Mediation services						
(d) Legal Representation for tenants						
(e) Emergency financial assistance to tenants						
(f) Financial trusteeship for tenants						
(g) Rent subsidies made available directly to landlords						
(h) Direct communication between tenant and landlord						
(i) Other Interventions: _____ _____ _____						

7. Why were these interventions helpful?

8. Are there any characteristics of these interventions that make them particularly unhelpful, or ways in which they could be improved?

9. Evicting tenants imposes a financial burden on landlords. A February 2003 report prepared by a Canadian association of landlords estimated that landlords incur an average of \$2,547 in costs in order to evict a tenant. Using the following cost categories, provide your best estimate the full cost of removing a tenant from their unit:

Cost Categories	Your estimate	Examples from Previous Research
(a) Legal fees:	\$	
(b) Agent fees	\$	\$345
(c) Fees for application to rent tribunal:	\$	\$60-360
(d) Fees for application to sheriff:	\$	\$175-400
(e) New locks, parking, transport, painting, cleaning:	\$	\$51-660
(f) Arrears owing for tenants ultimately evicted:	\$	\$1,350
(g) Additional staff costs:	\$	
(h) Unpaid rent during eviction process:	\$	
(i) Foregone rent due to post-eviction vacancy:	\$	
(j) Other costs:	\$	

10. How do you generally deal with these costs?

Thank you for participating in this survey

Survey Questionnaire – Social Housing Landlords

Survey # S-__

1. From your experience, which of the following circumstances have led to the eviction of a tenant from their rental unit (tick all that apply):

	√
(a) A simple misunderstanding between tenant and landlord that could have been addressed at the time of the eviction notice.	
(b) Evictions caused by cultural or language barriers between tenant and landlord.	
(c) Regular late payments caused by a pay-day falling a few days after rent is due.	
(d) Temporary financial emergencies associated with job layoffs, delays in contract or child support payments, or welfare cheques that do not arrive in time.	
(e) The unexpected departure of a tenant’s roommate or partner/spouse.	
(f) Unexpected one-time expenditures associated with illness of the tenant or the tenant’s children	
(g) Inability to adjust RGI in response to a change in income in a timely fashion	
(h) Describe any other situations where an eviction could have been avoided: _____ _____ _____	

2. From your experience, describe how often you face the types of situations described in the previous question?

3. How strongly do you agree or disagree that some type of program or service would be helpful to reduce the number of evictions taking place as a result of the situations described in question 1? Agree Strongly 5 ___ 4 ___ 3 ___ 2 ___ 1 ___ Disagree Strongly

4. Describe your ability to adjust or introduce RGI subsidies in response to a change in a tenant’s income:

5. What are the advantages to you in problem-solving and avoiding the departure of a tenant rather than evicting tenants?

6. Based on your experience, estimate the proportion of *final* eviction orders that actually result in the departure of the tenant from their unit:

100% __ >75%__ 51-75%__ About 50%__ 25-49%__ Less than 25%__

BOX 1 EVICTION PREVENTION PROGRAMS

Information & Advice: for tenants or landlords; includes Legal aid services

Conflict Resolution & Mediation: intervention of a third-party.

Legal Representation: for tenants at rent tribunal hearings

Emergency Financial assistance: loans or grants; rent banks

Financial Management: trusteeship or representative payeeship

7. Box 1 identifies several types of interventions that help reduce the number of tenant evictions. From your experience, indicate how helpful these interventions are in reducing the number of avoidable evictions:

	Very Helpful			Not Helpful		Unaware of this program n/a
	5	4	3	2	1	
(a) Information & Advice on tenant-landlord issues						
(b) Conflict Resolution & Mediation services						
(d) Legal Representation for tenants						
(e) Emergency financial assistance to tenants						
(f) Financial trusteeship for tenants						
(g) Rent subsidies made available directly to landlords						
(h) Direct communication between tenant and landlord						
(i) Other Interventions:						

8. Why were these interventions helpful?

9. Are there any characteristics of these interventions that make them particularly unhelpful, or ways in which they could be improved?

10. Evicting tenants imposes a financial burden on the social housing system. A February 2003 report prepared by a Canadian association of landlords estimated that private landlords incur an average of \$2,547 in costs in order to evict a tenant. Using the following cost categories, provide your best estimate the full cost of removing a tenant from their social housing unit:

Cost Categories	Your estimate	Examples from Previous Research
(a) Legal fees:	\$	
(b) Agent fees	\$	\$345
(c) Fees for application to rent tribunal:	\$	\$60-360
(d) Fees for application to sheriff:	\$	\$175-400
(e) New locks, parking, transport, painting, cleaning:	\$	\$51-660
(f) Arrears owing for tenants ultimately evicted:	\$	\$1,350
(g) Additional staff costs:	\$	
(h) Unpaid rent during eviction process:	\$	
(i) Foregone rent due to post-eviction vacancy:	\$	
(j) Other costs:	\$	
<hr/>		
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11. How do you generally deal with these costs?

Thank you for participating in this survey

PART 1: Confirm and complete information provided in the attached Eviction Prevention Profile. The following serves as a guide to these responses:

Part A. Contact information: Includes Organization Name and Address; Contact Name and Title; Telephone / Fax number / Email; Website.

Part B. Objective: Answers the question “why is it important to prevent evictions?”

Part C. Location: Where relevant, identify any neighbourhoods targeted by the initiative.

Part D. Budget / sources of funding: Include the following information:

- Each funding source/agency and the amount provided by each source/agency
- Total annual program budget
- Total annual administration budget (if not included in program budget)
- Number of full time and part time staff
- Any other resources used by the program but not included in the program or administration budgets

Part E. Clients: Target client groups, and the total number of clients from each group served annually.

Part F. Brief program description:

Part G. Program start date and end date (where applicable)

Part H. Available Program/Initiative Evaluation information:

Name of Document	Date	Areas of evaluation and/or measures of success	Findings/Learnings

PART 2 Respond to the following questions relating to factors of success or failure in preventing evictions:

1. From your *general* experience, rate the importance of the following factors to successful eviction prevention:

	Critical to Success			Not Relevant	
	5	4	3	2	1
(a) Program staff make direct contact with tenants					
(b) Program staff make direct contact with landlords					
(c) Location: Program is located in areas with high rates of eviction					
(d) Timing: Interventions take place early in the eviction process					
(e) Systems Approach: Program offers more than one eviction prevention service					
(f) The program combines eviction prevention with other social and health services					
(g) Administrative flexibility: Flexibility in the delivery of social assistance payments and the timely administration of rent subsidies.					
(h) Research: Research, evaluation, monitoring, data collection and analysis related to evictions and their prevention.					

2. Describe those factors most important to the success of the initiative you are involved with:

3. Describe the factors that have constrained the success of the initiative you are involved with:

Thank you for participating in this study

**ANNEX 5 REPORT OF TENANT INTERVIEWS AND
FOCUS GROUPS**

ANNEX 5 REPORT OF TENANT INTERVIEWS AND FOCUS GROUPS

1 INTRODUCTION

1.1 OBJECTIVE

The objective of this report is to summarize the findings of research conducted with individuals who have a history of eviction from rental housing. This research was conducted through facilitated focus-group discussions and through the administration of a survey with 32 participants in Ottawa, Toronto, and Montreal.

1.2 RESEARCH QUESTIONS

The overall research question which guides the *Cost Effectiveness of Eviction Prevention Programs* study is as follows:

- How do the different approaches to eviction prevention in Canada compare to each other in terms of costs and effectiveness, and how do the costs of these different approaches compare to the costs of eviction?

This *Tenant Survey Report* attempts to summarize findings which directly address a number of the sub-questions which have been identified as contributing to this larger question, namely:

- What are the direct, quantifiable costs and indirect or non-quantifiable costs of eviction facing tenants, landlords, and social services agencies?
- What are the costs associated with preventing evictions?
- What are the factors of success and failure associated with effective or ineffective eviction prevention initiatives?

In addition, the experiences which are reflected through tenant responses provide some insight into other relevant questions raised during the research but which are outside the scope of this study:

- To what extent does eviction prevention serve as a homelessness prevention tool?
- What is the link between Homelessness and Eviction?
- Where do evicted tenants go?

1.3 RESEARCH DESIGN

This component of the study attempted to target individuals and families with characteristics similar to those of people benefiting from Eviction Prevention Initiatives, and to review their

experience with eviction in the absence of initiatives such as Rent Banks, Trusteeships, Emergency Grants. The intent was to engage approximately 30 tenants who have experienced at least one recent eviction, and who represent the following categories: Private Rental Tenant; Social Housing Tenant; Individuals; Families; Currently homeless; Currently housed.

1.3.1 PARTICIPANTS

Research participants included a total of 32 individuals: 13 women, and 19 men. Of the sample, nine individuals described themselves as being part of a family unit; four individuals (two men and two women) identified their family as a ‘couple’, while the remaining five individuals in this group (4 women and 1 man) identified themselves as ‘lone parents’. The remaining 23 participants (7 women and 16 men) described themselves as ‘single’.

Of the participants, 14 individuals (one female member of a ‘couple’, two females heading lone-parent families, one male heading a lone-parent family, one single female, and nine single males) identified their housing situation as ‘homeless’; of this group, six individuals (one female heading a lone-parent family, and five single males) stated that they were living in a shelter. The remaining 18 participants (2 females heading lone-parent families, two male members of ‘couples’, one female member of a ‘couple’, six single females, and seven single males) identified themselves as ‘housed’. One female heading a lone-parent family indicated her housing was ‘transitional’.

Respondents included 18 people from Ottawa, who were recruited by means of flyers posted in social service agencies. The two respondents in Montreal were identified with the assistance of the municipal housing agency¹. Six of the twelve respondents in Vancouver were contacted directly through an emergency shelter where they were resident, while the other six responded to newspaper and community newsletter advertisements.

1.3.2 METHODS

The survey research consisted of two major data collection methods:

- Facilitated focus group discussions or interview
- Administration of a written questionnaire

¹ A representative of the municipal housing agency telephoned individuals included on a list of 75 households who had recently been evicted. These individuals were invited to participate in the study, and to contact a member of the study team.

Focus groups involving groups of three individual or more were conducted by two facilitators – one recorded participant responses, while the other facilitated the discussion. An audio recording was made of two focus groups with six respondents. Smaller focus groups were facilitated by a single researcher who served as both interviewer and recorder.

Ottawa interviews included two focus groups of six respondents each, one focus group of three respondents, and three one-to-one interviews. The larger focus groups were conducted at a local Community Health Centre. A smaller focus group of three people, one interview with two people and a one-to-one interview were each conducted in local cafés. Montreal research was conducted as one-to-one interviews. Vancouver interviews took place with either one or two respondents at a time.

Focus groups and interviews required 45 to 90 minutes each, and discussion was structured by the group facilitator. During the first segment of the focus groups and interviews, each participant was asked to describe her/his current living situation, and the circumstances leading up to eviction. During the second segment, participants took part in discussions which were guided by facilitators according the following questions:

- What was the impact of eviction on your life?
- How did you go about securing alternate accommodation?
- What measures (if any) did you take to prevent eviction?
- What costs did you face as a result of eviction?

Following focus group or interview discussion, participants were asked to respond to a written questionnaire (see *Appendix A*) which required approximately 20 – 30 minutes for completion.

1.3.3 LIMITATIONS

With a targeted total of 30 respondents in three cities, the survey was not intended to engage a representative sample of evicted tenants. However, researchers hoped to ensure a diversity of households representing the following household categories: lone-parent, recent immigrant, aboriginal, physical disabled, youth. In the end, the mix of respondents was less diverse than originally planned; in particular, there was a higher than expected proportion of currently homeless single men. Attempts to include a larger proportion of families, particularly two-parent families, met with only limited success.² The lack of diversity in the sample likely means that the specialized experiences – including challenges and strategies – of various minority groups has been missed.

² The offer of a \$20 payment for participation in the study was very effective in attracting participants, but was also a contributing factor to the high proportion of homeless individuals.

Second, it should be recognized that variability in the sampling and data collection methods has occurred along geographic lines. There was very little interest shown in the study in Montreal, despite the intervention of a housing agency and flyers placed with five local social services agencies. While there were fewer difficulties recruiting participants in Vancouver, organizing a larger focus group in this latter city was not logistically feasible; as such, data collection methods in these locations were restricted to small-group, or one-to-one interviews.

This discrepancy in data collection methods is significant because of the way in which focus group discussion can affect individuals' understanding of their eviction. Participants may be less likely to share private information, and they may be less likely to put forth opinions which oppose those of the majority. More confident individuals or those with a greater sense personal or political power (for example, based on class, gender, ethnicity, sexual orientation, etc.) may be able to dominate discussions and shape group 'consensus'. Because of the fact that participants completed the questionnaire after engaging in interview or focus-group discussion, their questionnaire responses will likely reflect the recent influence of interviewer or focus group members, rather than simply personal experience. Nonetheless, the insight resulting from the experience of recent discussion with others who have experienced similar challenges may have served to enable participants to present greater detail or reflexivity in their responses.

Because of the recruitment and data collection methods used, and the nature of the sample, the themes and priorities that have emerged here may overwhelmingly represent the interests of a few demographic groups. Although the data collected reflects a substantial amount of valuable insight into the experience the tenants who participated, it will be best used in a capacity to *inform*, rather than to *conclude*.

2 EXPERIENCING EVICTION

As a point-of-entry into the experiences of individuals who have experienced eviction, this research asked informants to provide a ‘snapshot’ of their eviction history, and to describe the way in which their eviction occurred. The details of eviction experiences varied considerably from participant to participant. However, a number of common themes and similar perceptions emerged. In some cases, these commonalities run through groups of participants who have a number of shared circumstances.

2.1 EXPERIENCE WITH EVICTION

One of the most striking commonalities that emerges through this ‘snapshot’ investigation of participants’ eviction experiences is the fact that many participants have had more than one experience with eviction.

	Number						
# of Landlord Eviction Attempts	1	2	3	5	6	7	12
# of respondents reporting	9	9	6	3	2	1	1

Nine participants had only experienced one eviction attempt, and nine had experienced two eviction attempts. A further six participants had experienced three eviction attempts, and a handful of remaining participants experienced five, six, seven, and in one case, 12 eviction attempts. At the time of data collection, four participants were facing an eviction attempt that was ongoing.

The average number of times a landlord has tried to evict the participants in this study was 2.9, while the average number of times the tenants actually left their apartment as result of the eviction attempt was 2.1. In the experience of most informants, then, landlord attempts at eviction were largely successful. Nonetheless, there were a number of noteworthy exceptions wherein individuals had experienced eviction attempts but had never actually been forced to vacate their housing. Two participants described successful challenges to three different attempts, and another was able to maintain her housing despite six landlord attempts to evict her. Tenant challenges to eviction attempts are explored in Section 4.

2.2 CIRCUMSTANCES AT TIME OF EVICTION

Participants were asked to provide some basic information about their circumstances at the time of their most recent eviction. Of twenty-five participants who specified the type of housing from which they were evicted, twenty-two respondents indicated they had been evicted

Type of Housing	Number
Private	22
Social	3

from privately owned housing, while only three participants reported being evicted from housing that was subsidized and / or publicly owned.

At the time of their recent eviction, most respondents identified ‘Social Assistance’, ‘Employment’, or ‘Pension’ as their primary source of income.

Primary source of income	Number
Employment Income	8
Social Assistance	10
Employment Insurance	1
Pension	6
Other	1

The average number of people living in respondents’ rental units at the time of their eviction was 1.9. Five participants indicated that four or more people lived in their unit at the time of their eviction, however, the majority of respondents reported living with only one or two other individuals. Six individuals reported that they were living with children under the age of 18 at the time of their eviction. These six respondents had from one to four children in their care, with an average of 2.5 children per caregiver.

Participants reported an average monthly rent cost of \$504.40 at the time of their eviction. Rents ranged from \$109 to \$1485 (in the case of one respondent living in a Vancouver ‘penthouse’) with a median rental fee of \$475 for all respondents. Most respondents indicated that their gross monthly income was less than \$1500, and only three indicated that their gross monthly income was greater than \$5000. The average reported income was \$1351.10; specific reported monthly gross income ranged from \$450 to \$5000 with a median of \$1025.00. The median rent of \$475 represents 46% of this median income. Nine participants indicated owing an average of \$637.20 to their landlord at the time of their eviction, with amounts ranging from \$20 to \$1100.

Gross Monthly Household Income	Number
Less than \$1500	17
\$1500 to \$3000	6
\$3000 to \$5000	1
Greater than \$5000	3

At the time of their previous eviction, respondents reported living an average of 29.4 months (2.5 years) in their rental unit. However, the median number of months reported under this category was eight, reflecting the fact that the reported time periods ranged from 2 months, to 16 and 22 years. Twenty participants indicated that, at the time of their most recent eviction, they had lived in their rental unit for one year or less.

2.2.1 VANCOUVER: TWO DISTINCT GROUPS

Because the research conducted with participants in Vancouver involved recruitment via newspaper advertisements and also at a local shelter, much of the data that emerged reflected two

somewhat distinct groups that can be characterized according to their current housing status. As such, the Vancouver data can allow us to treat these participants as a sort of ‘sample within a sample’ in order to explore some interesting comparisons between the ‘shelter’ and ‘non-shelter’ groups.

Vancouver participants’ income sources at the time of eviction varied, from ‘employment’ and ‘self-employment’ to ‘child support’, ‘disability’, Employment Insurance, and Social Assistance. Five respondents were receiving Social Assistance at the time of eviction, while a sixth relied on monthly Canada Pension Disability payments. One respondent, who was in the process of applying for Social Assistance, had lived in income earned through day labour; another was receiving payments from her former spouse’s child support arrears. Three respondents were employed or self-employed at the time of eviction and the final respondent was awaiting receipt of Employment Insurance.

Vancouver participants reliant on government income security programs at the time of eviction reported monthly incomes ranging from \$510 to \$1200. Two men who worked day-labour jobs, both in the shelter sample, each estimated earning in excess of \$1000 per month. Respondents from the non-shelter sample who were regularly employed or self-employed reported income at the time of eviction ranging from less than \$1500 monthly to over \$5000.

The Vancouver non-shelter respondents were distinguished from the shelter sample by their employment income at or near the time of eviction. Four out of six were employed up to or close to the time of eviction, whereas only two members of the shelter sample were employed, both at day-labour jobs. In one case, these jobs were entirely ‘under-the-table’.

The lowest Vancouver rent was the \$325 paid by two men who had lived in single room occupancy hotel rooms. This is the maximum assistance provided or rent; it was one of these individuals who also worked as a day-labourer. One man who was subletting from a tenant contributed \$200 of his \$540 monthly income toward the \$750 rent. In eight other cases, rents ranged from a low of \$635 per month to a high of \$850. In the final case, which involved respondents living in a ‘penthouse’ apartment, the rent paid was \$1485 monthly, which can be considered very low for this type of accommodation in Vancouver.

With the exception of the Vancouver man who relied on day labour income, rent for all those in receipt of income from government programs at the time of eviction constituted approximately 40% of the respondent’s income. One respondent who was self-employed also had rent in the 40% of income range.

2.3 REASONS FOR EVICTION

Participants cited a number of different factors explaining their eviction. Because the options given were not mutually exclusive, and because most individuals had experienced eviction more than once, they often cited more than one reason; as well, many individuals described ‘other’ factors that were not included in the original list.³

Reason for Eviction	Number
A simple misunderstanding with your landlord	16
Cultural/language differences that made it difficult to talk with your landlord	2
Regular late payments caused by income cheque arriving a few days after rent is due	14
A temporary financial emergency	9
The unexpected departure of a roommate	8
An unexpected expense due to illness or another emergency	6
The landlord wanted to use the unit for a member of his/her family	9
Your behaviour was interfering with others in the building	16
Rent Geared to Income subsidy did not increase when your income fell	1
Describe any other situation which led to your eviction	11

2.3.1 LANDLORD – TENANT RELATIONS

One of the common themes noticeable in many participants’ descriptions of eviction experiences, is the centrality of the landlord or property manager and communication or interaction that took place between the landlord and respondent. Half of the respondents believed that a ‘misunderstanding’ with their landlord had caused or contributed to their eviction, with two of these communication difficulties being attributed to cultural or language differences. For example, one tenant stated that while he had believed he had come to an ‘understanding’ with his landlord about a late payment issue, his landlord appeared at his door one morning shortly afterwards, instructing him to leave promptly. Other misunderstandings that were described include noise complaints that could have been prevented by earlier communication about ‘thin walls’, and mistaken allegations of damage, or of disturbing peace.

Within the ‘other’ category, three tenants describe instances of unjust eviction involving exploitation by their landlord. One respondent indicated that a landlord had ‘rented the same unit to four people’. Another cited his unwillingness to lie for a landlord at the housing tribunal as the reason for his eviction, and a third stated that she was evicted because her landlord wanted to undertake renovations. Further, nine respondent explanations involving landlord motivation related to eviction caused by a landlord’s desire to use the participant’s rental unit for a family member.

³ These other factors included generally included drug use, prostitution, noise/nuisance, physical damages.

2.3.2 'NUISANCE' BEHAVIOUR

A second theme that emerges in a large number of accounts, is tenant descriptions of being evicted due to behaviour which was 'interfering with others in the building'. Activities such as prostitution, drug use and addiction, and parties were common grounds for eviction and were cited in 17 of the 32 evictions. One tenant who was evicted from a private apartment four years ago describes being evicted due to the large volume of traffic (visitors) to his unit and resulting noise complaints. He felt that the landlord should have warned him about the building's extremely thin walls; his guitar playing and friends coming over were disturbing other tenants – particularly the superintendent, who was living next door. A second informant was evicted last year from a rooming house because of traffic and noise – often attributed to parties. She is now living in a shelter. Previous to this eviction, she and her sister were evicted from their rented home because of damage done to that property.

All but one of the Vancouver shelter sample respondents mentioned substance abuse issues, while the sixth said that his room-mate had been dealing drugs, which prompted the landlord to evict her. As he was subletting, he had no choice but to also leave when she vacated. In contrast, only one of the non-shelter respondents noted any substance abuse issues. The six Vancouver respondents who reported using substantial amounts of drugs and/or alcohol described that, in some cases, their use was problematic enough to interfere with their tenure. One respondent reported using his rent money to buy drugs; he then had to choose between paying his rent, and paying for his utilities.

2.3.3 REGULAR NON-PAYMENT OR LATE PAYMENT OF RENT

Non-payment or late payment of rent was a factor in 16 of the evictions. Fourteen respondents cited 'regular late payments caused by a cheque arriving a few days after rent is due' as a factor in their eviction'. One Montreal tenant describes paying his rent on or around the 10th day of virtually every month, which eventually resulted in his eviction despite his perception of having negotiated an 'understanding' with his landlord.

A second participant reports that she 'always had the money', but would consistently pay her rent late. She suggested that it was difficult to prioritize paying her rent on time because, in fact, it was a relatively small amount (\$180). A non-profit housing agency took her to the Ontario Housing Tribunal for non-payment of rent and arrears of \$550. The Tribunal ruled against her immediate eviction, but stated that she could be evicted if she continued to fall into arrears. She applied for and received a one-time (in a lifetime) Social Assistance emergency grant which was paid directly to her landlord to cover her \$550 in arrears. However, following the Tribunal decision, she fell into arrears again and was evicted shortly thereafter.

2.3.4 A TEMPORARY FINANCIAL EMERGENCY

Nine informants reported that their eviction was related to a temporary financial emergency; informants describe a number of situations including unexpected fee increases or expenses, difficulty receiving income owed, illness, and loss of employment. In one case, a tenant was arrested for driving without a license and spent 27 days in jail in lieu of paying the required fine. While incarcerated, he had problems receiving his Disability cheque which was his main source of income. As a result, his rent went unpaid.

A tenant in Montreal saw her rent increase by \$245 in one year; she describes how this increase was approved based on renovations undertaken by her landlord – the changing of electricity sockets – that she perceived to be minor and inadequate. In another case, a respondent lost an electronic key card and was told by the building manager that he would have to pay \$50 to replace it. Because he could not afford to replace it, he was unable to re-enter the building and was thus effectively evicted. Six participants reported experiencing an unexpected expense due to an illness or another emergency; further, a number of individuals report loss of employment as contributing to an income crisis which resulted in their eviction. In one case, a Vancouver respondent experienced a financial crisis when she became sick and was therefore unable to work. Another saw a significant decline in income as a result of job loss and general crisis flowing from her eviction. One respondent indicated that his Rent-Geared-to-Income (RGI) housing subsidy did not increase despite the fact that his income fell.

2.3.5 UNEXPECTED DEPARTURE OF A ROOMMATE OR SPOUSE

The unexpected departure of a roommate or spouse that resulted in the ability to pay rent was another factor cited by a number of informants. Three respondents were faced with an inability to pay rent when their roommates left, while a fourth was sub-letting a room from a tenant who was evicted for issues involved in drug dealing; as a result, he was forced to leave as well. In one Vancouver case, a woman described being physically abused by her male roommate and as a result, was forced to call the police. When officers removed her roommate, she was then unable to afford the rent. As a result, her landlord presented her with an eviction notice.

One respondent who was facing an ongoing eviction at the time of data collection could not afford to pay her rent because her roommate/boyfriend was in jail. With the help of an outreach worker, she was planning to attend the Housing Tribunal to contest the eviction. Another individual reported that her roommates were a recurring reason for her experiences with eviction. She attributed a previous eviction to the departure of a roommate which left her \$20 short of making her rent payment.

2.4 STABILITY OF HOUSING

One of the prevalent themes that emerged during discussions with participants is a pattern of unstable housing. One Ottawa informant explains that after her eviction, she lived on the street and with friends and family. Because this was very difficult, she moved to a shelter but experienced very poor living conditions; as a result, she moved once again to the YMCA. The stress related to her eviction and resulting instability in housing led her to seek psychotherapy. She was taking anti-depressants at the time of the interview. This informant described increased difficulty finding an apartment because landlords (particularly in social housing) talk to one another about particular tenants, and look less favourably on those who have a history of eviction. She described feeling trapped and unable to attain stable housing because of ‘the system’.

The Vancouver data provides some insight into the range of housing experience present within the study sample. With the exception of the two Vancouver tenants who successfully challenged their evictions and had never vacated the premises, most respondents, from both samples, tended to have relatively unstable living situations. For some, this was probably the result of eviction. However, it seems in most of the Vancouver cases, that few had actually been living in their home for very long prior to eviction.

All the Vancouver respondents had been tenants of private landlords at the time of their last eviction and reported living there for periods ranging from two and a half months to twenty-two years. None reported ever living in any form of social housing. The average length of stay in the premises from which they had been evicted was three years and nine months. However, there seems to be a difference between the shelter and non-shelter respondents in this respect. While the shelter respondents had uniformly short stays in the premises from which they had been evicted, an average of four months, the non-shelter respondents had a much wider range, including three with three years, sixteen years, and twenty-two years of occupancy. The latter two respondents were those who had never vacated their housing due to an eviction.

Naturally, all six Vancouver respondents in the shelter sample had entered the shelter system. What is striking is that all but one had been in more than one shelter, including three of the four people who had only been evicted once. Four of the six respondents had been in the shelter system a minimum of three months.

2.4.1 MULTIPLE EVICTIONS

A number of the Vancouver descriptions of unstable housing related to multiple experiences with eviction. The twelve Vancouver respondents had been given eviction notices between one and a dozen times. Three respondents had only one eviction notice, while four had been given two

notices and another had three. Two others had five notices and a further two each had six and twelve notices. In a number of cases, multiple evictions were given by the same landlord after an earlier notice had been challenged and/or withdrawn.

The four Vancouver respondents with five or more evictions cited a range of reasons for their various evictions. In the case of the man who had been given notice twelve times, resulting in eleven evictions, every scenario offered in the survey, except for ‘RGI subsidy did not increase when income fell’, related to at least one incident. This respondent described many of his difficulties as relating to his long-time heroin addiction. Another multiple evictee had been evicted five times, all of which resulted in departure from the premises. This respondent’s evictions stemmed from financial problems or conduct that impinged on the comfort of other tenants, in both cases relating to the respondent’s mental health and drug use issues. These latter two participants were both part of the shelter sample.

Two of the non-shelter Vancouver respondents reported a similar count of eviction experiences. However, the results were strikingly different. In the case of the couple living in the penthouse apartment, there seemed to be an ongoing conflict with the property management that had resulted in harassment by the latter and significant challenges from the former. In this situation, six evictions were all successfully challenged, including one that was ostensibly delivered so that management could renovate the apartment. In the second case, the respondent is a woman who had three children. Landlords sought to evict her on five occasions, but only two eviction notices resulted in her family vacating the premises. Reasons for evictions ranged from misunderstandings to late payments and financial emergencies, as well as a landlord’s desire to renovate the apartment.

2.5 EVICTION PROCEDURE

While many tenants merely describe being ‘evicted’ without providing detail as to the specific events which constituted this experience, a number of tenants shared accounts of particular incidents or activities which made their evictions particularly difficult. Participants reported that landlords simply denied them access to their residence by abruptly changed the locks to their apartment (2 tenants), gave them an eviction notice without justifiable grounds (2 tenants), or gave them only a few hours to gather their belongings and leave the premises (10 tenants). One participant state that her landlord forced her to vacate her apartment by the middle of the month, yet did not return any portion of that month’s rent. One Ottawa participant describes being evicted two years ago because her roommate left and as a result, she could not pay her rent. This informant was instructed that she had 24 hours to leave. During an earlier eviction experience (three years prior), this same individual was evicted when her landlord locked her doors and she

was unable to go into her apartment to retrieve her belongings. She was permitted to enter the following day to pick up her belongings with the help of an outreach worker.

2.5.1 ROOMING HOUSES: EASE OF EVICTION, DIFFICULTY OF PREVENTION

A number of tenants described eviction from rooming houses as more difficult than other eviction experiences. One respondent described being given 24 hours notice to leave, and feeling ‘at the mercy’ of her rooming house landlords because of their control over locks and other features of the accommodation. This tenant reported being evicted at the beginning of the month, despite paying rent for the month in full. One tenant who was evicted from a rooming house three years ago reports being given notice of eviction due to traffic and noise attributed to parties. He describes reaching an agreement: he would be permitted to stay if he could ‘be quiet for 60 days’. At the end of approximately one month, however, the participant described ‘giving up on being quiet’ because he felt controlled and isolated. As a result, he was forced to leave.

The inability to live within strict rules was also cited as reason for eviction by an individual who describes being evicted for taking in his girlfriend’s cat for the day when this was prohibited in his rooming house. One informant described a scenario of exploitation wherein rooming house landlords are aware that their tenants have ‘nowhere else to go’, and therefore strike ‘deals’ with tenants – allowing them to stay if they agree to pay increased rent.

3 THE IMPACTS OF EVICTION

In the questionnaire responses and during focus group discussions, participants were asked to share their ideas about the impact of eviction on their life, regardless of whether or not a given eviction experience actually resulted in them leaving their place of residence. While financial costs are touched upon in this section, the specific material costs of eviction to tenants are addressed more completely in section six.

3.1 CURRENT CIRCUMSTANCES

One of the ways this research sought to gain insight into the impacts of eviction on the lives of informants was to ask individuals to share detail about their current living situation, vis a vis their circumstances at the time of their eviction.

Of twenty-eight participants who specified the nature of their current housing, only nine respondents indicated living in privately owned accommodation, while five reported living in ‘social housing’, and twelve reported living in shelters. Two additional respondents indicated ‘room’ and ‘homeless’ as their current housing status.

Type of Housing	Previous Eviction	Current
Private	22	9
Social	3	5
Shelter	0	12
Other (rooming house)	0	2

Two additional respondents indicated ‘room’ and ‘homeless’ as their current housing status.

At the time of data collection, the biggest differences between respondents’ current primary source of income and reported primary sources of income at the time of previous eviction were reflected in a decrease of individuals who reported employment income, and an increase in individuals who reported reliance on Social Assistance.

Primary source of income	Previous Eviction	Current
Employment Income	8	5
Social Assistance	10	14
Employment Insurance	1	1
Pension	6	5
Other	1	1

One individual indicated that her current primary source of income was ‘child support arrear payments’.

The average number of people living in respondents’ current housing is 1.7 (a response of 1.9 was indicated regarding the time of their eviction). Only two participants indicate that four or more people live in their current housing (a shift from five individuals who indicated this was true at the time of their eviction). Remaining respondents report living with only one other individual. At the time of data collection, only three individuals reported living with an average of 2.0 children under 18 years of age, while six individuals reported that they were living with children at the time of their eviction.

Participants reported a current average monthly rent of \$470 (less than the average of \$504 at the time of their eviction). Current rent range from \$115 to \$1485 with the current median rental fee being \$382. Again, this amount is lower than the median rent of \$475 at the time of eviction.

An increased number of respondents report their gross monthly income was less than \$1500, possibly representing the decrease in respondents who report

Gross Monthly Household Income	Previous Eviction	Current
Less than \$1500	17	21
\$1500 to \$3000	6	3
\$3000 to \$5000	1	1
Greater than \$5000	3	3

having an income between \$1500 and \$3000. There was no change in the number of individuals who reported an income of \$3000 or greater from the time of previous eviction to the time of data collection.

The current median rent of \$382 represents 49% of respondents' current median income. Five participants (some of whom are currently experiencing eviction) report owing an average of \$658.30 to landlords; amounts owed range from \$50 to \$1600.

Respondents report living an average of 31 months (2.5 years) in their rental unit – this is slightly higher than responses relating to a previous eviction. However, the median number of months reported under this category was six. Three individuals reported being in their current place of residence for only one month or less, while two individuals who had managed to prevent eviction attempts continued to report time periods of 16 and 22 years.

3.2 AFTER EVICTION

Participants were asked to indicate which situations they experienced in the weeks following their eviction. Responses indicated a number of intersecting factors, relating to housing, employment, and social and physical health issues.

Situations experienced in the weeks following eviction	Number
Moved into a private rental apartment	9
Moved into a subsidized unit (social housing, coop, HLM)	3
Moved in with family or friends	15
Lived on the street (Homeless)	24 ⁴
Made use of a food-bank or other charitable service	25
Experienced physical health problems	18

⁴ This question was intended to exclude those living in shelters, though responses include a combination of those living on the street, and living in a shelter.

Experienced family break-up	11
Lost friends and social networks	21
Lost a job	10
Children experienced problems at school	6
Other	6

3.2.1 HOMELESSNESS

Given that the vast majority of participant eviction experiences resulted in individuals vacating their rental housing, it is not surprising that a large number of respondents described experiences of homelessness. Twenty-four of the 32 participants indicated that they were homeless at some point during the weeks following their eviction. The same number of respondents report having lived in an emergency shelter at some point during the weeks following their eviction.

In the sample of Vancouver shelter residents, all but two eviction notices resulted in the respondent vacating the dwelling. This sample includes the three respondents who had only ever received one eviction notice. All but one had been in more than one shelter, including three of the four people who had only been evicted once. Four of the six respondents had been in the shelter system a minimum of three months. Two respondents from the Vancouver non-shelter sample, one man and one woman, also stayed in shelters after they were evicted. The man stayed in shelters twice for a total period of two months, while the woman spent up to two and a half months in shelters three different times.

The Vancouver man who was evicted for conduct related to his crack cocaine use reported being accustomed to street living and consequently did not choose to live in a shelter. He described using charitable services as his means of survival. Only three Vancouver respondents did not report having lived in the street immediately after being evicted. These include the woman who was part of the shelter sample and the two respondents who did not vacate their apartment.

Six Vancouver respondents, three women and two men, reported staying with friends immediately following an eviction. However, with the exception of the woman from the shelter sample, all of these respondents also lived on the street, or in one case, in a care, for some period of time. This number includes a woman who had to send her three children to her sisters when she lost her home and the woman whose children were apprehended by child protection.

3.2.2 LOSS OF WORK

Ten respondents reported losing a job in the weeks following their eviction. Two of the Vancouver respondents who report having lost work were men from the shelter sample; their job loss occurred primarily because they did day-labour, and as a result of eviction, had to spend

their time finding somewhere to live rather than looking for a work. One of the women from the Vancouver non-shelter sample also described losing her job in the wake of her eviction.

One female respondent from the Vancouver shelter sample reported that she had volunteered at a nearby recovery house prior to her eviction. After being forced to leave her rental unit, she could no longer engage in her volunteer work because she was staying too far away from the agency. Further, one tenant who was living in a shelter but was working had difficulty receiving his paycheck because he had no permanent address.

3.2.3 FAMILY / SOCIAL BREAK-UP

Other common themes reflected in participant responses centered on social disruption including loss of friends and social networks (21 respondents), and family break-up (11 respondents). Nine Vancouver respondents reported the disruption of friendships and social networks – in many cases, because they had to move away from their home community. This was the case for three shelter respondents who were resident in suburban communities at the time of their eviction but had since moved into the inner city shelter. Two others noted that the maintenance of social relationships is difficult without a stable address and telephone number. Three of the non-homeless respondents had moved into Vancouver from outside the Lower Mainland following their evictions.

One respondent described spending the first 10 months following her eviction living at family and friends' houses with her four children. When at this point she was still unable to secure housing, she left her three youngest children at a friend's house, paying \$50 per month to her friend for their care. Her eldest son left with her, and together they lived on the street or at other friends' houses until she finally received assistance from a Montreal agency who found her an apartment. This participant experienced depression, suicidal thoughts, and alcoholism as a result of being not only homeless, but also separated from and worried about her children. A second Montreal respondent reported sending his children to live with relatives because he could not care for them. This individual described being separated from his wife when they each had to live in separate (men's and women's) shelters. Three Vancouver respondents report experiencing a family break-up and children having problems adjusting to a new school. In the case of a man from the shelter sample, this took place following a much earlier eviction when he was living with a woman who had children.

Four respondents noted involvement with child protection services. Of the three Vancouver respondents who had been involved with child protection services, one was from the shelter sample. Two women in the Vancouver non-shelter sample had their children apprehended as a result of the circumstances surrounding their evictions. In the latter cases, both respondents were

women who were also admitted to emergency in the same period. Six participants reported that their children experienced problems at school following their eviction.

3.2.4 EMOTIONAL DISTRESS

Several respondents described experiencing significant emotional difficulties following eviction. A number of participants described having a loss of self-esteem, and in many cases this emotional distress was linked to addiction. Several tenants reported needing to talk with a therapist to address the emotional stress they felt as a result of being evicted and homeless. Participants also described family and social tension as a result of ‘burdening’ friends and family by asking for help or to stay with them. In fact, several of them confessed that they didn’t want to tell anybody about their eviction and preferred to live on the streets.

One respondent described stress related to losing his belongings. He reported avoiding social tension with friends and family by not telling them about his situation; rather, he avoided interaction with them in order to hide his difficulties. This individual described having a very difficult time, and delaying for quite some time before approaching a social agency to ask for help in seeking housing. He reported having to overcome his ‘pride’. A second respondent reported experiencing extreme emotional stress which was still affecting her despite the fact that she was housed at the time of the survey. She lost all of her furniture, clothing, and identification during her eviction, and had suicidal thoughts after this experience. At the time of the survey, this individual was taking medication and seeking psychotherapy for her emotional difficulties and her related substance abuse problem.

3.2.5 ADDICTION, HEALTH TROUBLES, AND HOSPITALIZATION

Substance abuse was common among evictees in this sample; 15 tenants reported having required the use of an addiction treatment, often on more than one occasion. Four Vancouver respondents had been involved in addiction treatment programs after an eviction, including one who had gone from two different shelters to two different recovery houses and then back to a shelter during the five months since being evicted. Three of these were part of the shelter sample while the fourth was the only person from the non-shelter sample reporting addiction treatment involvement.

Half (18) of the respondents described experiencing physical health problems following their eviction; many individuals described their health issues as the result of aggravation of already-existing situations through stress, lack of an adequate diet, and street living. Thirteen individuals reported being admitted to a hospital emergency facility in the months after eviction; several reported being admitted more than once. Seven Vancouver respondents reported being admitted to an emergency ward in the months after an eviction. From the shelter sample, these include

both those individuals with multiple evictions and the female respondent. Four respondents from the non-shelter sample were among those admitted to emergencies, including one man and three women.

3.2.6 ARREST

Thirteen participants reported being involved in an arrest by the police, in several cases, individuals were arrested more than once. Further, two respondents reported being in jail or detained for a number of months. One tenant who reported living in shelters and on the street following his eviction was arrested several times for sleeping between downtown buildings or near furnace rooms during the winter months.

4 COPING WITH EVICTION: ACCESSING SUPPORTS

Respondents were asked to describe their experience in trying to secure a new place to live after their eviction, and to identify the community or personal supports that they used to help them in securing alternate accommodation, and in overcoming challenges. Participants were questioned about barriers or challenges they faced as they attempted to cope with their eviction.

4.1 SUPPORTS

4.1.1 SHELTERS

Twenty-four of the thirty two respondents stated that they had lived in emergency shelters at some point during the months following eviction.

Situations experienced in the months following eviction	Number of Reports	Median Incidences	Median Duration
Lived in an emergency shelter	24	2	8.5 weeks
Lived in subsidized / social housing	5	2	42 weeks

The average length of stay in shelters for respondents was 4 months and the median number of times that respondents reported staying in a shelter was two. One individual reported living in a shelter on 30 different occasions and five individuals reported living in a shelter between four and ten different times. However, the majority of respondents indicated that they had lived in a shelter between one and three different times. Thirteen respondents were homeless or living in shelters at the time of data collection. In contrast, only five respondents reported staying in subsidized or social housing after their eviction. The median reported duration of subsidized / social housing tenancy following eviction was 42 weeks.

Naturally, all six Vancouver respondents in the shelter sample had entered the shelter system. What is striking is that all but one had been in more than one shelter, including three of the four people who had only been evicted once. Four of the six respondents had been in the shelter system a minimum of three months. Two respondents from the Vancouver non-shelter sample, one man and one woman, also stayed in shelters after they were evicted. The man stayed in shelters twice for a total period of two months, while the woman spent up to two and a half months in shelters three different times. At least one respondent indicated that shelter staff members were helpful in areas other than provision of housing; in this case, shelter staff members helped him apply for Social Assistance.

4.1.2 SOCIAL ASSISTANCE

Eleven respondents reported that they began to receive Social Assistance in the months following their eviction. Of these, about half (5 respondents) described beginning to receive Social Assistance more than once following their eviction. Of four respondents who commented on the duration of time during which they received Social Assistance, two report durations of 12 weeks, and two report much longer periods of receiving Social Assistance.

Three Vancouver respondents started receiving social assistance following an eviction. One of these, a man in the shelter sample, was surviving on income from day labour jobs, which only provide minimal income. Staff members at the shelter were helping him apply for income assistance, which will provide a basic amount for his rent. The two other respondents who started receiving income assistance following an eviction are both women who lost their jobs. One of these latter individuals lost her job prior to her eviction and was evicted because of the subsequent income crisis, while the other became unemployed as a result of her eviction.

Situations experienced in the months following eviction	Number of Reports	Median Incidences	Median Duration
Began receiving social assistance	11	2	42 weeks
Involved with child protection services	4	Not reported	Not reported
Admitted to hospital emergency facility	13	2	0.3 weeks
Required use of addiction treatment	14	2	21.75 weeks
Involved in an arrest by police	13	2	39.5 weeks

4.1.3 OTHER SERVICES

In addition to accessing Social Assistance, a number of respondents described being involved in various other community supports or services. Of the 13 individuals who reported accessing hospital emergency services, a number reported being admitted more than once. While most individuals reported the duration of their hospital stay as less than one week, one individual reported being in hospital care for 12 weeks. Of the four individuals who reported involvement with child protection services, one described having contact with this service twice.

Fourteen respondents described accessing addiction treatment following their eviction. Seven respondents indicated a median of two instances of requiring treatment; two additional individuals reported ‘many’ and ‘several’ incidences of treatment, and one respondent indicated that addiction treatment was ‘ongoing’. Eight respondents who indicated the duration of their addiction treatment reported a median of 21.75 weeks spent undergoing treatment. Thirteen respondents reported being involved in an arrest by police following their eviction. The eight individuals who commented on the number of arrests in which they had been involved reported a

median of two arrests. Two additional individuals commented they had been involved in ‘many’ arrests. Of four respondents who described the duration of their incarceration or detainment, two had been held for one week or less, and two reported durations of 1 ½ and 2 years.

Twenty-five tenants described making use of a food-bank or other charitable service in the weeks following their eviction. Of the Vancouver respondents, only the couple living in the penthouse did not report using a food bank or other charitable service; this includes even the respondent who successfully challenged her eviction. One Vancouver respondent who was arrested in the course of her eviction and whose children were apprehended had to get a lawyer to assist her through the subsequent legal processes. Her legal fees were paid for by Legal Aid.

Other services accessed by respondents include ‘outreach workers’, hospital social workers, and in Montreal, the Office Municipal d’Habitation de Montreal (OMHM). This latter agency was reported as extremely helpful by both of the Montreal respondents. One of these describes finding a RGI subsidized apartment with the help of the OMHM. He accessed the OMHM through its newspaper advertisement, and describes his experience with agency as pleasant. This individual was thrilled that staff members there were actually able to find him accommodation within a couple of hours. However, he also reported that his RGI status in his present apartment will end after one year. The second Montreal respondent was the individual with four children who became separated from the youngest three when she left them in the care of friends. A hospital Social Worker directed her to the OMHM, which found her current apartment within two to three weeks.

4.1.4 PERSONAL SUPPORTS

Respondents describe accessing support from family and friends following eviction, but also experiencing interpersonal tension or feelings of guilt due to a sense of ‘burdening’ others with their housing difficulties. Fifteen respondents report that they stayed with family and friends during the weeks following their eviction. Of the Vancouver sample, six respondents, three women and two men, reported staying with friends immediately following an eviction. However, with the exception of one woman from the shelter sample, all of these respondents also lived on the street, for some period of time. This number includes the woman who had to send her three children to her friend’s when she lost her home, and the woman whose children were apprehended by child protection.

4.2 BARRIERS

Tenants describe a number of barriers and difficulties related to securing new accommodation subsequent to being evicted. This is not surprising, given the context of historically low vacancy rates in Ottawa, Montreal and Vancouver during the years prior to data collection. Tenants

describe barriers to attaining both social / subsidized and private-for-profit housing; however, the difficulties experienced in securing these different types of housing seemed to vary.

In the weeks following eviction, a large proportion of respondents described unstable living situations, including living on the street or with friends. Nine individuals reported

Experienced in weeks following eviction	Number
Moved into a private rental apartment	9
Moved into subsidized / social housing	3
Moved in with family or friends	15
Lived on the street (homeless)	24

moving in to a privately owned rental unit, while only three individuals reported being able to access subsidized or social housing. A few participants reported moving into rooming houses.

Many of the tenants who described difficulty accessing private rental housing stated that their difficulty stemmed from the fact that rental units were ‘too expensive’, and that they were unable to afford first and last month’s rent up front. One tenant who was living in a shelter could not receive payment from work because he had no permanent address; this increased the difficulty of securing rental accommodation. Another respondent described having difficulty securing a job because he had no fixed address. He was receiving Social Assistance at the time of the survey. However, because this program does not provide enough income to rent an apartment, this individual reported feeling ‘stuck’ in this circular situation.

Not surprisingly, description of difficulties in securing social housing seemed to focus less on the lack of financial access, but rather on the long waiting list for social housing⁵. A number of tenants reported being on the waiting list for several years. One participant describes being able to secure a room in a rooming house five months after being evicted. He has been on the waiting list for social housing for two years, and hopes he can find a social housing unit soon; in the rooming house, he feels that he has very little control over who can come to visit and what he does. Another respondent has been unable to secure alternate accommodation since his eviction three years ago. He describes being unable to live in a private apartment because he can’t afford first and last months’ rent. This individual is on the waiting list for social housing, and in the meantime, sleeps on the streets or with family and friends. A third tenant ethos these similar stories. She was evicted 1 year ago and still does not have a place of her own. She has been on the waiting list for social housing for 3 years now, since her very first eviction. She has tried to find a private rental apartment but reports that it is too expensive. She cannot afford the first and last months’ rent at once.

A second theme relating to both rooming house and social / subsidized housing access is the perception of being labelled as a ‘bad tenant’. Several tenants describe communities of social /

⁵ Estimated at 5-7 years in the City of Ottawa, according to the Federation of Canadian Municipalities Quality of Life Reporting System (www.fcm.ca).

subsidized housing managers and rooming house landlords who talk to one another and share information about the suitability of prospective tenants. One woman described wanting to get back into social housing and 'clear her name', but that this was difficult because of the long waiting list. She reported that other individuals were moving ahead of her on the waiting list, because they were not considered 'trouble' like her. Finally, individuals who are in arrears with social housing agencies report that these fees owed tend to stay 'in the system', and must be paid before they are considered to be eligible for future social housing tenancy.

5 PREVENTING EVICTION

In the questionnaire and in focus group discussions, participants were asked to describe the extent to which they challenged notices of eviction; they were asked about specific actions taken, successes achieved, failed efforts, and suggestions for eviction prevention support. In addition, respondents asked to describe any experience they had with a Housing Tribunal.

As we have seen, the average number of times a landlord has tried to evict the participants in this study was 2.9, while the average number of times the tenants actually left their apartment was 2.1. Hence, it is not surprising that many tenants did not attempt to challenge their evictions, and that many who did attempt to prevent their evictions were unsuccessful.

Action Taken to Prevent your Eviction	Number
Did not seek any assistance	11
Had face-to-face discussions with your landlord or property manager	24
Found someone else to sit down with you, landlord/property manager	1
Telephoned or visited an agency offering tenant-landlord information	14
Applied to have a lawyer represent you at an eviction hearing	4
Applied for emergency financial assistance – either a loan or grant	6
Used a financial trusteeship	0
Other actions taken	9

Participants described a number of efforts to challenge eviction. While 11 respondents indicated that they did not seek assistance from others, 24 individuals stated that they had face-to-face discussions with their landlord or property manager in an attempt to prevent their eviction. In addition, a significant number of individuals (14) reported having contacted an agency offering tenant-landlord information. ‘Other’ methods of eviction prevention described included seeking financial support from the British Columbia Ministry of Human Resources (BCMHR) (3 respondents), seeking arbitration (5 respondents, in four cases through a Vancouver ‘Residential Tenancy Office’) and conducting research to challenge a landlord’s false claims (1 respondent).

5.1 SUCCESSFUL CHALLENGES

Participants reported some instances of success in virtually every category suggested in the questionnaire. The action which seemed to be the most effective for respondents was ‘arbitration’. Of the five respondents who reported engaging in arbitration, three individuals reported that this action contributed to preventing their eviction. All three were Vancouver residents who had sought arbitration through the Residential Tenancy Office.

Did the Action Prevent your Eviction?	Number
Did not seek any assistance	0
Had face-to-face discussions with your landlord or property manager	2
Found someone else to sit down with you, landlord/property manager	0
Telephoned or visited an agency offering tenant-landlord information	2
Applied to have a lawyer represent you at an eviction hearing	1
Applied for emergency financial assistance – either a loan or grant	1
Used a financial trusteeship	1
Other actions taken	3

In Ottawa, two evictions were successfully prevented where landlords attempted to evict tenants with insufficient grounds, and the Housing Tribunal overruled the eviction notice. However, the majority of successful challenges to eviction occurred in Vancouver.

There was some difference between the Vancouver shelter and non-shelter respondents in terms of the actions taken to prevent eviction. Only two of the six shelter respondents reported having taken any action to avert eviction, beyond meeting with their landlord. One of these was the man who had been given a dozen eviction notices. In that case, he sought advice from the tenant hotline operated by the Tenants’ Right Action Coalition and then successfully contested the notice through an arbitration hearing at the Residential Tenancy Office. Ultimately, however, the landlord was able to evict the man for another reason.

The results of eviction notices were more varied for the second sample of Vancouver respondents. For example, one couple had received six eviction notices but was still in possession of their apartment because they fiercely challenged the property management company. At the time of the survey, this couple was living in a penthouse in Vancouver’s West End and had a significantly higher income than many of the other participants. An older woman living in East Vancouver also had multiple eviction notices. In one case, she had a late payment and was able to make payment before having to vacate. In the other, she successfully challenged the eviction made due to allegations of property damage. In only one case within the non-shelter sample did the respondent vacate as a result of all eviction notices (two)?

Three Vancouver respondents applied for emergency financial assistance in the form of a crisis grant from the BCMHR (formerly Social Services). One of these individuals had been evicted when she became ill and was awaiting EI sick leave benefits. Upon receipt of benefits, she was able to secure new accommodation. Once her EI ran out, she applied for Social Assistance while remaining in her rental unit. However, the respondent experienced difficulty when she moved to Vancouver two months prior to the interview and spent her Social Assistance cheque on transportation; as a result, she was unable to pay her portion of the rent on the “housekeeping” room she was sharing with a roommate. As a result, they received an eviction notice from the social housing building they were staying in. She applied for a crisis grant from the BCMHR

and was turned down; however, the Ministry awarded her money in lieu of a ‘damage deposit’ grant entitlement that she had never accessed. She was able to apply these funds to her rent and successfully achieved withdrawal of the eviction notice.

The Vancouver respondent who lives in a penthouse describes being given an eviction notice so that management could renovate the apartment. This participant filed for arbitration, and also contacted the City of Vancouver inquiring about any permits for construction in his building. He was informed by the City that none existed. When confronted with this evidence, management withdrew the eviction notice. This tenant, who has remained in his apartment despite six eviction notices, along with another who has remained in the same rental unit for 22 years despite three eviction notices, report self-employment or employment income.

5.2 UNSUCCESSFUL CHALLENGES

5.2.1 SEEKING ASSISTANCE

Eleven of the 32 study participants reported not seeking assistance in at least one of their evictions. While quite a few attempted to prevent their eviction by meeting with landlords or property managers, this method of eviction prevention was reported to be successful in only two of 24 cases. Some tenants perceived rooming house landlords to be particularly strict. In Vancouver, a difference between the shelter and non-shelter respondents was evident in terms of the actions taken to prevent eviction. Only two of the six shelter respondents, have taken any action beyond meeting with their landlord to avert an eviction. All the other Vancouver respondents in the shelter sample discussed their situation with their landlords and subsequently vacated the premises, whether or not the eviction was based on sufficient grounds.

A number of tenants reported having difficulty opposing eviction because of the time that would be required to undertake a successful challenge; some respondents suggested it was easier to give up and move. As well, individuals who reported being forced to leave ‘right away’ or in a matter of hours and who lost their belongings as a result stated that they did not have the time or resources required to seek assistance. Further, a number of respondents reported being unable to afford costs or fees associated with various eviction prevention measures. For example, one individual described having to pay a ‘consultant’ who charged \$100 / hour. The specific material costs of eviction to tenants are addressed more fully in Section 6.

5.2.2 LIMITATIONS OF SUPPORT SERVICES

While a number of tenants reported receiving helpful support from various community services, many also described ways in which these services were limited in the help that they provided, or ways in which a service’s administration or procedures did not ‘fit’ with tenant circumstances or

needs. In four of the Vancouver cases, the respondents contacted a tenant advocacy agency to seek advice. However, at least two of these individuals said that the advocates were not especially helpful. Four of the six Vancouver non-shelter respondents had filed for arbitration at the BC Residential Tenancy Office. In one case, the arbitration was still in progress at the time of data collection. In another case, the arbitrator found for the tenant, but the tenant was not notified of this favorable ruling until the date by which she was supposed to vacate her unit. Another tenant contested an eviction for non-payment, but describes losing the challenge because she did not have enough money to pay her rent. This individual was waiting for Employment Insurance benefits to arrive and her landlord was not willing to extend her rent payment due date.

Three Vancouver respondents applied for emergency financial assistance in the form of a crisis grant from the provincial BCMHR. Two of them report being turned down. One of these individuals was one of the two Vancouver shelter respondents who took action beyond talking to a landlord. This respondent had been given an eviction notice for non-payment of rent which was illegal. As a result, she applied for BCMHR emergency assistance. However, because the notice was not formal or legal, the Ministry would not provide assistance to the respondent. She felt compelled to leave the apartment because the landlord insisted that he would change the locks if she refused.

Respondents described experiences that reflected how these difficulties intersected with other problems such as addiction, abuse, and lack of knowledge. As a result, many tenants expressed frustration and feelings of helplessness as various supports did not address their multiple and interconnecting difficulties. For example, in a Vancouver case, a woman whose roommate had been removed by police because he was physically abusing her was evicted because she could not afford to pay rent after the departure of her roommate. The respondent reported not having the emotional resources to contest this eviction. Others who tried but were unable to prevent their eviction were unsuccessful because they did not understand the legal vocabulary included in the notice of eviction and the letter of appeal. Some respondents indicated that addiction issues interfered with their ability to engage in necessary procedural activities such as arriving at court on time. Another respondent approached his landlord about his eviction notice but was unsuccessful in successfully challenging the eviction because he had spent his rent money on drugs and was therefore unable to make his rental payment.

5.2.3 RENTAL HOUSING TRIBUNAL

Some tenants reported difficulties making effective use of eviction prevention supports and courses of action such as the Rental Housing Tribunal. The processes involved were often simply too long – particularly for those tenants who were told they had only a few hours, or days to vacate their place of residence. Nonetheless, a number of respondents did report experiences which culminated in a Housing Tribunal case. Some tenants expressed the perception that the

Tribunal is biased towards landlords and property managers, and that responses are dependent on an individual's ability to afford a good lawyer. At least one tenant described an experience wherein accounts of her past behaviour were used in an attempt to defeat her appeal; she felt this to be unfair. Another respondent warned that while a Tribunal win could be positive in the short term, it may also be a barrier to securing rental housing in the future. He reported that future landlords would likely look unfavourably on a tenant who achieved a successful challenge at the Tribunal. One tenant suggested that the Tribunal could pose financial risks to tenants because she assumed that tenants could be responsible to pay for administrative or legal fees related to an unsuccessful appeal. In contrast, at least one respondent felt that Ontario's new *Tenant Protection Act* had made the process of evicting tenants more difficult for landlords.

One of the Montreal participants described her experience of confusion with respect to her Rental Board hearing. Once arriving, she described that it became clear there was a misunderstanding between the two parties. She was there without a lawyer, and the landlord didn't even have the same copy of the contract as she had. The landlord had promised to fix the walls, but had never actually done this. In this case, the judge ruled in favour of the tenant, but the rent decrease that was ordered (of \$7) didn't help her.

Another participant reported that her Non-profit housing agency took her to the Housing Tribunal for non-payment and arrears of \$550. Because she applied for and received an emergency grant which was paid to the landlord to cover her arrears, she did not attend the Tribunal hearing. She was confident that her debts had been paid, and was advised by administrative staff at her housing corporation that her attendance was not necessary. However, she fell into arrears again and was subsequently evicted with one week's notice. At the time, her successful Tribunal challenge had resulted in her believing that her eviction issues were resolved. However, she has since learned that the no-eviction decision taken by the Tribunal applied only to that one instance, and that the Tribunal had given her housing corporation permission to evict her should she continue to fall into arrears. With her one-time (in a lifetime) grant used up, the respondent left her housing unit owing \$329.

This tenant reports being unaware of community eviction prevention supports, and therefore did not seek advice from housing help agencies until her 'final notice of eviction' one-week period. She was told by all agencies that they were unable to help her at that stage. Before leaving, the tenant did considerable damage to her rental unit. As a result, she now owes her housing corporation \$1600 (unpaid rent plus cost of damage) which must be paid before she can return to live in social housing. The respondent reports leaving her belongings when she left her apartment because she was unable to afford moving expenses. Facing homelessness and addiction, she describes that she 'blew' her remaining cash 'on getting drunk'.

5.3 SUGGESTED SUPPORTS

Reflecting on their eviction experiences, a number of respondents discussed factors they felt would have improved their ability to prevent or successfully challenge notice of eviction. Individuals described the need for more time in which to contest eviction; one respondent stated that getting only a few hours, or even a few days, was not enough time to seek assistance and to be successful in preventing an eviction. As well, several individuals commented that increased knowledge of eviction processes and available eviction-prevention resources were of primary importance. At least one respondent indicated that, having increased her knowledge about eviction processes with the help of an outreach worker, she would now know how to fight future evictions.

6 MATERIAL COSTS TO TENANTS

Participants were asked to identify the various costs they faced as a result of being evicted. Evictees described a number of costs that resulted directly from their eviction; these are substantial in light of the low level of income reported by so many individuals. As well, several individuals considered a decrease or loss of income to be a ‘cost’ of eviction; none of the tenants reported making more money after being evicted. Loss of work as a result of unemployment is addressed in Section 3.

Some of the costs most often reported by respondents included loss of belongings, loss of security and/or damage deposits, and moving expenses. In addition, the costs of

Costs faced as a result of your eviction	Number
Loss of deposit and/or first and last month’s rent	17
Loss of personal belongings	21
Moving expenses	15
Cost of phone and utility hook-ups at a new residence	14
Legal fees	5
More expensive rent in your new apartment	7
Higher transportation costs after your eviction	10

setting up a new residence and transportation costs were also described as significant by a number of individuals. Specific costs identified by participants included the purchase of a bus pass, purchase of new clothing, replacement of a lost electronic key, purchase of start-up groceries, transportation to a tenancy office, money paid for arbitration, and rent or childcare money paid to friends. The sum of all participants’ reported costs was \$60,650.80

The estimated financial costs of eviction varied widely – from \$0 to \$23,200 – depending on the circumstances of the respondent. The individual who reported costs totaling \$23,200 reported loss of personal belongings amounting to \$15,000, \$3000 in more expensive rent, and \$5000 in moving expenses. In contrast, one Ottawa respondent reporting no eviction costs described having no moving expenses and indicated that he lived with friends following his eviction. For the entire sample, the median estimate of total costs of eviction was \$2520.00.

Estimate how much you paid	Number	Median
Loss of security deposit and/or first and last month’s rent	16	\$337.50
Loss of personal belongings	16	\$1000.00
Moving expenses	14	\$320.00
Cost of phone and utility hook-ups at a new residence	12	\$175.00
Legal fees	3	\$150.00
More expensive rent in your new apartment	6	\$375.00
Higher transportation costs after your eviction	4	\$80.00
Other costs:	8	\$82.50
Total costs	32	\$2520.00

Direct financial costs that resulted from the Vancouver cases of eviction ranged from virtually nothing to \$3000, depending on the situation of the respondent. Only one Vancouver respondent claimed that he lost nothing through the eviction. This man, part of the shelter sample, was living in a single room occupancy hotel and was evicted because his crack cocaine use was creating problems for the other tenants, who were predominantly older men. The average financial cost of eviction for the entire Vancouver sample of twelve was \$1959. The shelter sample average cost was \$1022, while the non-shelter sample was \$2895. In the cases of Vancouver respondents belonging the shelter sample, only three experienced additional costs, including the two men who had been through multiple evictions and the woman who was able to put her belongings in storage.

6.1 LOSS OF SECURITY DEPOSIT AND / OR FIRST AND LAST MONTH'S RENT

Sixteen respondents reported losing a median of \$337.50 in security deposits, damage deposits, or first and last month's rent. Amounts lost ranged from \$180 to \$800. In sum, tenants in the sample reported losing \$6470.40 worth of rental payments and/or deposits.

6.2 LOSS OF BELONGINGS

A number of individuals attributed their loss of belongings to the fact that they could not afford moving or storage expenses. Others describe being forced to leave so quickly to be able to pack more than a few necessities. Tenants describe not even having the option to take belongings with them if they had not secured alternate accommodations by the time they had to move.

Sixteen people reported evictions costs due to loss of belongings. This was frequently the highest cost reported by individuals, with amounts ranging between \$60 and \$15,000. The median cost attributed to loss of belongings was \$1000. The 16 respondents estimated a sum loss of \$35,310.

6.3 MOVING EXPENSES

Tenants report that moving and storage expenses are costly, and often play a large role in forcing them to leave their possessions behind when they are evicted. One respondent reports researching moving costs (\$120 for a moving truck, and \$80-\$90 for storage) and realizing that she couldn't afford to pay these. Instead, she left everything behind and used her remaining money to pay for \$40 / night short term accommodation. She then stayed with friends and at a shelter. In another case, a participant reports paying \$150 in moving expenses and has paid \$350 to rent storage space – an expense that was ongoing at the time of data collection.

Fourteen respondents reported a median of \$320 worth of moving expenses. Estimates ranged from \$100 to \$5000, with all moving cost estimates totaling \$11,330.20

6.4 NEW ACCOMMODATION

While participants in our sample lived in either private or social housing at the time of eviction, significant numbers of them report moving in with friends or family or living in shelters or on the street in the weeks after eviction.

Situations experienced in the weeks following eviction	Number
Moved into a private rental apartment	9
Moved into a subsidized unit (social housing, coop, HLM)	3
Moved in with family or friends	15
Lived on the street (homeless)	24

Only nine respondents moved into private rental housing in the weeks following their eviction, and only three reported moving into a subsidized unit. At the time of data collection, nine respondents reported living in private rental housing and five reported living in subsidized / social housing; the remainder of respondents lived in shelters, on the street, or in a rooming house. Six of the individuals who secured rental housing subsequent to their eviction report increased costs associated with the rent of their new unit. Individuals reported a median of \$375 in costs attributable to increased rent in their new apartment. Costs ranged from \$250 to \$3000 with a sum of \$4900.20 reported by the six respondents.

Type of Housing	Eviction	Current
Private	22	9
Social	3	5
Shelter	0	12
Other	0	2

A second cost associated with securing new accommodation relates to utility and other start-up costs that would not have been otherwise incurred. Two Vancouver men with multiple evictions estimated general costs for items such as telephone and utility hook-ups from \$40 to \$240, depending on what was being connected. One additional cost mentioned by respondents is for basic food items like salt and pepper, condiments, and bread, milk, and eggs, which the respondent estimated at \$100 each time a new residence is organized. In addition, two Vancouver respondents reported making financial contributions to the households of friends with whom they stayed following their evictions.

Twelve respondents estimated a median of \$175 in phone and utility connection fees, with estimates ranging from \$40 to \$450. The estimated total in hook-up fee cost to the respondents was \$2100.

6.5 COST OF FIGHTING EVICTION

Three respondents reported paying a median of \$150 in legal fees to fight their eviction. Amounts ranged from \$40 to \$350, with a total of \$540 paid by the group. One of the tenants who successfully challenged her eviction was hired an ‘expert consultant’ at a cost of \$40. She paid this individual to inspect her carpet – which she was accused of damaging with cigarette burns – and then to offer evidence at her arbitration hearing. In the case of the Vancouver penthouse tenants, the man claimed that fighting six evictions cost him more than \$5000 because of the amount of time he put into this activity when he would otherwise have been working. A third tenant reports having to pay a lawyer who came to give him his eviction notice; this individual was unable to keep his belongings because he couldn’t afford the moving truck or the storage fees.

6.6 TRANSPORTATION

Four participants report a median of \$80 in increased costs due to transportation. Amounts ranged from \$60 to \$640; as well, two respondents noted an ongoing cost of \$5 per day. In total, the four participants estimate spending \$857.20 in transportation costs resulting from eviction.

One Vancouver respondent reports incurring significant transportation costs, totaling an estimated \$640 since she was evicted and entered the shelter / recovery house ‘system’. Her friends and social support networks are centered in suburban Port Coquitlam, where she was living at the time of her eviction. Since then, she has been living in Vancouver, an \$8 round trip by public transit during peak traveling hours (6 am to 6 pm, Monday to Friday).

APPENDIX A: FOCUS GROUP QUESTIONS AND SURVEY QUESTIONNAIRE – TENANTS

Focus Group Questions

Directions for focus groups discussions: Two facilitators will lead the focus group. One will record participant's responses and the other will lead the discussions. The focus group discussion will take up to 1.5 hours and will include the following four questions:

Opening Discussion (5 minutes): Ask participants to indicate where they are today, (recently evicted, received an eviction notice, past eviction) and why they were evicted (and if the reasons were valid in their opinion).

(10-15 minutes) Opening Question: In what ways did your eviction interfere with your life? Include the ways that you were affected by a notice of eviction, even if it did not result in your departure from your rental unit. Indicate any experience with a housing tribunal.

(20-30 minutes) Question 2: Describe your experience in trying to secure a new place to live after the eviction. Did tenants evicted from social housing face any special barriers to finding a new place to live?

(20-30 minutes) Question 3. For those who were able to prevent an eviction: What type of assistance was especially effective in preventing attempts to evict you? What was the reason that this assistance was so effective? For those who tried, but were unable to prevent an eviction – how could their eviction have been prevented?

(20-30 minutes) Question 4: What were some of the expenses you had to pay as a result of your eviction?

Participants will be asked to respond to a survey questionnaire after the discussion is complete. The focus group discussion should help clarify the concepts in the questionnaire, so there is a better and more consistent understanding of the questions. One facilitator will provide a verbal explanation for each question, while a second facilitator will provide one-on-one assistance to individuals requiring clarification. Completion of the survey will require approximately 30 minutes.

Survey Questionnaire-Tenants

Survey # T-___

This study is documenting the costs to tenants, landlords and social services agencies resulting from evictions.

1. How many times has a landlord tried to evict you? _____
2. How many times did this result in you leaving your apartment? _____

3. Which of the following situations were true at the time of your eviction? (Indicate all that apply):	Yes <input checked="" type="checkbox"/>
(a) A simple misunderstanding with your landlord that could have been solved at the time of the eviction notice.	
(b) Cultural or language differences that made it difficult to talk with your landlord.	
(c) Regular late payments caused by a cheque arriving a few days after rent is due.	
(d) A temporary financial emergency caused by a job layoff, a delay in contract payment or child support payments, or a pay cheque or welfare cheque that did not arrive on time.	
(e) The unexpected departure of a roommate or partner/spouse	
(f) An unexpected expense due to illness or another emergency	
(g) The landlord wanted to use the unit for a member of his/her family, demolish the building, convert it to a condominium, or undertake major renovations	
(h) Your behaviour was interfering with others in the building	
(i) Your Rent Geared to Income subsidy did not increase when your income fell	
(j) Describe any other situation which led to your eviction:	

4. Indicate any actions you have taken to prevent being evicted and indicate if these actions were successful in preventing your eviction (Indicate all that apply):	Action taken to prevent your eviction? Yes <input checked="" type="checkbox"/>	Did the action prevent your eviction? Yes <input checked="" type="checkbox"/>
Did not seek any assistance		
Had face-to-face discussions with your landlord or property manager		
Found someone else to sit down with you and your landlord or property manager to help find a solution		
Telephoned or visited an agency offering tenant-landlord information		
Applied to have a lawyer represent you at an eviction hearing		
Applied for emergency financial assistance – either a loan or grant		
Used a financial trusteeship		
Other actions taken:		

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5. Indicate which of the following costs you faced as a result of your eviction and estimate how much you paid? (Indicate all that apply)	Yes <input checked="" type="checkbox"/>	Estimate the cost to you
Loss of security deposit and/or first and last month's rent		\$
Loss of personal belongings		\$
Moving expenses		\$
Cost of phone and utility hook-ups at a new residence		\$
Legal fees		\$
More expensive rent in your new apartment		\$
Higher transportation costs after your eviction		\$
Other costs:		\$

6. Which of the following situations did you experience in the weeks following your eviction? (Indicate all that apply):	Yes <input checked="" type="checkbox"/>
Moved into a private rental apartment	
Moved into a subsidized unit (social housing, coop, HLM)	
Moved in with family or friends	
Lived on the street (homeless)	
Made use of a food-bank or other charitable service	
Experienced physical health problems	
Experienced family break-up	6.6.1.1.
Lost friends and social networks	6.6.1.1.
Lost a job	
Children experienced problems at school	
Other situations that occurred because of the eviction:	

7. Which of the following situations did you experience within 6 months of your eviction, and were a direct result of your eviction? Indicate all that apply

Situation	Yes <input checked="" type="checkbox"/>	# of times you experienced this situation	# of days or weeks you experienced this situation
Lived in an emergency shelter			
Lived in subsidized / social housing			

Began receiving social assistance			
Involved with child protection services			
Admitted to hospital emergency facility			
Required use of addiction treatment			
Involved in an arrest by police			

8. Please complete the following table. The first column “Current Situation” asks you to describe your current situation. The second column “Situation at time of Previous Eviction”, asks for information about your most recent eviction, not including an eviction process you may be going through right now. Keep in mind that all information will remain anonymous.

8a. Is your current landlord trying to evict you? Yes/No _____

8b. What was the date of your previous eviction? Day/Month/Year ___/___/_____

	Current Situation	Situation at time of Previous Eviction
Is/was the building privately owned or social housing:		
Your primary source of income (Employment Income; Social assistance; Employment Insurance; Pension, Other):		
The number of people living in the apartment/rental unit/house:		
The number of children living with you under the age of 18:		
Your monthly rent (or mortgage costs if you are now a homeowner):		
Your before-tax (gross) monthly household income. (Choose from these categories: less than \$1,500; \$1,500-3000; \$3,000-5,000 or more than \$5,000):		
Length of time living in the apartment / house (months):		
Amount of money owing to landlord at time of eviction:		

Thank you for participating in this study.

**ANNEX 6 DESCRIPTION OF PROVINCIAL HOUSING
TRIBUNALS – BC, ONTARIO, QUEBEC**

ANNEX 6 DESCRIPTION OF PROVINCIAL HOUSING TRIBUNALS – BC, ONTARIO, QUEBEC

The Régie du logement du Québec

The “Régie” regulates rents, leases and evictions. According to the law, if a tenant does not pay the rent in full on the due date, he is in default as of the next day. The landlord can then apply to the Régie to recover the rent due plus interest and the fees for the application. When the rent is more than 3 weeks late or if the rent is frequently late, the landlord can also apply to have the lease cancelled and the tenant and other occupants evicted. In the second case, in addition to proving the late payments, he will also have to prove serious harm, such as frequent visits to the tenant and the bank, delays in monthly mortgage payments or additional interest claimed by the mortgager. The landlord may request formally the tenant to pay. Otherwise, he may have to assume the cost of the application.

Cancellation of the lease can be avoided before the Régie renders a decision if the tenant pays the rent due and expenses and interest at the rates specified in Article 28 of An Act respecting the Ministère du Revenu, or rates agreed upon by the parties if these are lower.

Following the application at the Régie, a hearing is held. If the defendant doesn't appear at the hearing, the decision is in favor of the applicant. Once a decision has been rendered, the parties must abide by it. If there is a problem, the landlord must wait until the established deadlines have passed before having the decision executed by the Québec Court.

If the defendant refuses to comply with the decision willingly, or if all negotiations for an agreement fail, the applicant must follow procedures to force the defendant to comply with the decision. The decision imposes a specific time period before execution. For example, in the case of major repairs, eviction from the premises or exceptional urgency, a commissioner may, if he finds it expedient, order the provisional execution of the decision, in whole or in part. There are three steps involved: 1. Preparation of the writ of execution; 2. Issue of the writ; 3. Execution of the writ.

The landlord-creditor uses a writ of eviction when the decision orders the eviction of the tenant and all other occupants. Before a writ of eviction can be executed, notice of 48 hours must be served by the bailiff on the party found against. In all cases, the bailiff is authorized by law to use the force necessary to execute the decision while complying with required formal procedures. The debtor may oppose the eviction or the seizure, as the case may be, by asking to cancel it or to withdraw part of the assets that the bailiff is preparing to seize. A judge of the Court of Québec will rule on the merits of the opposition.

When dissatisfied with the decision rendered by the Régie du logement it is possible to correct, change or contest it. Three areas of appeal are available:

1. Appeal to the Régie du logement: The applicant has one month to contest the Régie decision, during which time he can stay in his rental unit.
2. Appeal to the Court of Québec: Generally speaking, if one or the other of the parties does not agree with the decision rendered, they may, according to the type of the application, request permission to appeal it in front of the Court of Québec.
3. Appeal to the Québec Superior Court: The Régie du logement is controlled and supervised by the Superior Court. Generally, the Court's powers are not used unless all appeal avenues have been exhausted.

The Ontario Rental Housing Tribunal

The Tribunal administers and adjudicates applications made under the provincial legislation, the Tenant Protection Act (TPA). This law, which governs most aspects of residential landlord and tenant relations, is currently under a major review with a new law expected to come into effect sometime in 2005.

Under the TPA the eviction may result from the actions of the tenant (including non-payment of rent), or tenants may be evicted because of other circumstances relating to a change in use or of the property (often referred to as “no fault” evictions).

There are seven different “at fault” causes that may lead a tenant to being evicted including:

- Not paying the rent in full;
- Often paying the rent late;
- Illegal activity;
- Affecting the safety of others;
- Disturbing the enjoyment of other tenants or the landlord;
- Allowing too many people to live in the rental unit; and,
- Misrepresentation of income (only applies to subsidized housing).

The eviction process involving arrears is outlined below. The process can stop at any point in time if the tenant pays arrears plus other costs owing, the case is withdrawn, the tenant vacates the unit or some type of settlement is reached.

A) Giving Notice Of Termination

A landlord can give a tenant a Notice of Termination (N4 in the case of arrears) as soon as the rent is late. The Notice provides a termination date which cannot be earlier than fourteen (14) days after the rent is due. The Notice of Termination is often given routinely to tenants who are in arrears and the landlord's intent at this point is usually to collect the arrears and not to evict the tenant.

B) Applying To The Tribunal

If the tenant does not pay their rent by the termination date in the Notice of Termination, the

landlord may then decide to apply to the Tribunal for collection of arrears and/or an eviction. Once the application is received, the Tribunal schedules a hearing and gives the landlord a Notice of Hearing. The landlord must give the tenant a copy of the Application and the Notice of Hearing as well as a blank Dispute Form at least five calendar days prior to the Hearing.

C) Disputing The Application

If a tenant wishes to oppose the eviction, he or she must file a written dispute. This form must be submitted to the Tribunal within five calendar days of the tenant being given a copy of the Application to Terminate a Tenancy. If the tenant does not file a written dispute, the Tribunal may issue a Default Order in which case no hearing will be held. A tenant, if they feel they missed the five day dispute deadline for a legitimate reason, can apply for a “set aside” motion to try to convince the Tribunal to hold a hearing.

D) The Hearing

At the hearing, the Tribunal adjudicator hears the evidence and arguments on both sides and decides whether or not to make an order for arrears and/or terminate the tenancy. The Tribunal order may have terms and conditions included in it, e.g. that a tenant can stay only if they make payments on certain dates.

E) Issuing An Order After A Hearing

If the Tribunal Member decides to support the landlord’s application, then an Order is sent by the Tribunal to the parties within a few days of the hearing date together with the reasons for the decision. The order will indicate the effective date, which is the day after which the landlord can enforce the order (evict the tenant).

F) Enforcement By The Sheriff

In cases where tenants do not move before the eviction date in the order, the order can be enforced by the Sheriff of the Ontario Court (General Division) and pay additional fees (\$75 filing fee and \$240 enforcement fee). Locks can only be changed in the presence of the Sheriff and only the Sheriff’s Office can force a tenant to move. Tenants have 48 hours after an eviction to get their property out of the apartment.

Two other possibilities in the Ontario eviction process are the offering of mediation services by the Tribunal (if agreed to by the landlord and tenant). Landlords and tenants also are able to negotiate a settlement between themselves after an application has been filed.

Residential Tenancy Office of British Columbia

Tenant-landlord relations are governed by the recently reformed Tenant-Landlord Legislation. The process of eviction is administered by the Residential Tenancy Office (RTO).

The process of eviction begins by landlord serving an *eviction notice* to the tenants. A tenant

than has three options to pursue. The first two options include either complying with the eviction notice and vacates the premise; or, second, ignoring the eviction notice.

If the notice is ignored, the landlord can then apply for an *order of possession*. This results in a decision by the RTO to convene an arbitration / order of possession hearing.

A third option available to the tenant is to dispute the eviction at the Residential Tenancy Office. If this option is pursued, the RTO then convenes an arbitration / order of possession hearing involving both tenant and landlord.

There are two possible outcomes of the RTO arbitration/order of possession hearing. Where the arbitrator rules for the tenant, the tenant remains on the premises. Where the arbitrator upholds the eviction notice and issues an *order of possession*, the tenant is obliged to vacate the premises.

At this stage, a tenant can comply with the order and vacate the premise, or can ignore the order and refuse to vacate the premises.

If the order is refused by the tenant, the landlord may apply to the Supreme Court for a *writ of possession*. Where the writ is granted, the landlord hires a court approved bailiff to enforce the eviction.

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