WE ARE ALL NEIGHBOURS

Final Report of the RentSafe Research on Equity-focused Intersectoral Practice (EquIP) for Housing and Health Equity in Owen Sound, Ontario

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We need to start thinking about relationships as a resource.

- RentSafe EquiP Research Participant
# Executive Summary

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**Annex 1 – Stories**
The sense of urgency – and commitment – to tackle the housing crisis in Owen Sound is palpable. Over the past year we have created uncommon spaces in which people could come together, share their thoughts, concerns and hopes, and listen to one another. What we heard is both distressing and hopeful. The problems people spoke of are real, interlinked and entrenched. Yet there is an incredible well-spring of good will to come up with solutions that recognize that everyone – those who are comfortably housed as well as those who struggle daily with housing inadequacy, food insecurity and other life challenges – are all united as neighbours in a shared community. And that no one should be left to struggle with the debilitating stress, health risks and adversity of living without adequate housing.

A key question we sought to explore is whether and to what extent investing in human relationships helps to grease the wheels of working together across sectors – what we refer to as ‘equity-focused intersectoral practice,’ or EquiP. What we witnessed over the past year suggests that the answer is a resounding yes: relationships do matter. Taking the time and creating the safe and creative spaces for people to come together – as human beings and neighbours rather than as service providers, decision-makers or clients – helps to generate the kind of shared understanding and commitment that is needed to tackle the significant and urgent problem of housing inadequacy.

We also learned that getting to a deeper understanding of the realities and practicalities of housing inadequacy relies on the robust involvement of people whose grounded expertise derives from direct experience – whether they be community members living with housing inadequacy, front line staff struggling to meet people’s needs within a service-limiting and siloed bureaucracy, or housing providers trying to navigate the complex needs of tenants while sustaining their businesses. Such diverse involvement can also help to identify the issues simmering below the surface that impede positive change. Prominent among these are enduring stereotypes about people who are economically, socially or culturally marginalized, and the misguided assumption that decent, healthy housing is a privilege reserved for people who can afford it, as opposed to a basic human right that should be available to all.

In this report we paint a picture of the challenges and opportunities that exist in Owen Sound to improve intersectoral response to the growing number of people living without an affordable, healthy and dignified place to call home. Our portrayal derives from the stories, anecdotes, concerns, hopes and ideas of the many people who participated in the research and who live and work in the community. We also offer what we think may be key stepping stones on the path forward.

We give our heartfelt thanks to everyone who took part in the research activities and who generously and courageously shared their time, perspectives, creativity, feelings and concerns. While considerable effort was made to ensure that a broad array of stakeholders was involved, there are organizations and individuals that were missed. RentSafe is a living process. We encourage you to get in touch with a member of the research team if you wish to learn more or get involved.

It is our hope that the new understandings and relationships that were fostered through the RentSafe EquiP project will provide a stronger foundation for decisive and broadly-supported intersectoral action on housing inadequacy in Owen Sound and the region.
Having a home is one of the most important requirements for our health and well-being. Although having a home is a basic need and is now recognized in Canada as a human right, many of our neighbours in Owen Sound don’t have a healthy, secure and affordable place to call home. The escalating crisis in housing contributes to health inequities that affect us all.

Housing concerns in Owen Sound

The housing crisis in Owen Sound is characterized by inadequate supply of low-income housing, rising costs that are out of step with household incomes, and aging housing stock that is deteriorating.

- Vacancy rates are low. The vacancy rate in Owen Sound is 1.7 percent, down from 2.9 percent in 2014, and lower than the national average of 2.4 percent.
- Rents are increasing. The average rent in Owen Sound is $816 per month, up 22 percent over the past decade.
- Housing costs are outstripping household income. In Owen Sound, three out of ten households — and nearly half of all tenant households — spend more than 30 percent of their total income on shelter (30 percent is a federally-defined threshold to identify households in ‘core housing need’).
- Rental housing stock is aging and deteriorating, with only nine percent built since 1991.
- Infestations, mould and general disrepair are the most frequently reported habitability concerns.

Intersectoral capacity to respond to housing needs

Laws and regulations: Owen Sound has a Property Standards By-Law (By-law 1999-030) that prescribes standards for the maintenance of properties, including indoor habitability issues such as adequate heat, pest control, sanitation and ventilation. Public health officials have authority under the Health Protection and Promotion Act to carry out inspections in response to complaints about the existence of a health hazard. The Landlord and Tenant Board operates under the Residential Tenancies Act and hears landlord-tenant disputes through a fee-based service that comes to Owen Sound one day a month.

Housing services: Many agencies work to provide affordable, subsidized and/or supportive housing in Owen Sound, or to connect people with housing services. These include Grey County Housing, Owen Sound Municipal Non-Profit Housing, the Canadian Mental Health Association’s Community Connections housing program, Safe n’ Sound, the Women’s Centre, and Y Housing, among others.

Intersectoral housing tables: Existing efforts to convene relevant agencies and organizations to work collaboratively on housing concerns include the Housing Action Group of the Bruce Grey Poverty Task Force, and the Giiwe initiative led by M’Wikwedong Indigenous Friendship Centre.

The RentSafe EquiP research project

RentSafe EquiP – Equity-focused Intersectoral Practice for housing habitability and health equity in Owen Sound – is a research project that has aimed to catalyze and support meaningful interaction among people from diverse sectors to (1) better understand the causes and consequences of housing inadequacy as seen from multiple viewpoints, and (2) foster new ways of conceiving of issues and finding new ways of working together toward potential solutions. RentSafe EquiP is participatory action research, which means that university and community-based researchers are working together to support positive change in the community. The research team includes Owen Sound residents on low income who have grounded expertise in housing inadequacy.

The research design included two phases: a series of Learning Exchanges (June-September 2018) and an Intersectoral Retreat (November 2018), as well as follow-up interviews. The Learning Exchanges were an opportunity for staff from various agencies and organizations, housing providers, tenant advocates, and community leaders to share their observations and perspectives on housing concerns in Owen Sound. Learning Exchange participants were then invited to participate in the second phase of the research: the RentSafe EquiP Intersectoral Retreat, an immersive, 3+ day gathering held outside of Owen Sound. The retreat was designed to encourage participants to explore new ways of understanding the challenges of inadequate and unhealthy rental housing conditions as they relate to other issues in the community, including poverty, stigma, the enduring effects of colonialism, and the lack of affordable housing.
What we heard

**Housing is foundational to all aspects of well-being.** Without a decent place to call home, it is difficult for people to make progress and thrive in other aspects of their lives.

**Too many people have unmet housing needs** due to a complex set of intersecting factors:

- Rising rents and growing income disparity are squeezing some people out of the housing market.
- Wait lists are long. The Grey County Housing wait list is currently 1-4 years.
- Some people on low income face particular challenges in finding adequate housing, including families with children; young people; single men, especially those grappling with substance use or who have been incarcerated; and Indigenous peoples and people from other racialized communities.
- Emergency housing services are stretched beyond capacity.
- Homes are not always where people need them. The lack of adequate public transportation puts some housing out of reach for people who don’t own a car.
- Tensions, stereotypes and lack of knowledge of their respective rights and responsibilities among both landlords and tenants exacerbate housing insecurity. Supports to ensure successful tenancies are lacking.
- There are real and perceived barriers to the creation of more low-income housing, including zoning restrictions and the reluctance of some property owners to rent out their places due to fear of encountering problems with tenants.

The reactive, complaint-driven system to ensuring healthy housing conditions is at odds with health equity. Unlike restaurant inspections or public vaccine programs in which proactive measures are taken to ensure public health and safety, there is no proactive system in place to ensure safe and healthy conditions in rental housing. The complaint-driven system relies on tenants whose existing vulnerabilities and complex life circumstances may make it difficult to self-advocate for safer conditions in their housing. The scarcity of affordable rental units can act as a disincentive for landlords to proactively improve the condition of their properties. Landlords can find tenants willing to rent their properties even if the units are in substandard condition. In light of this situation, there is interest in developing proactive approaches, such as routine inspections and financial incentives to rehabilitate substandard properties.

**Housing inadequacy disrupts lives and perpetuates stigma.** Living in unhealthy and insecure housing further destabilizes the lives of people who are already marginalized. The expectation that low-income housing will be well maintained suggests a judgmental attitude toward people on low income and a lack of understanding of how and why poverty affects some people and not others. The shame or social exclusion that can come with living in inadequate housing can further isolate people experiencing marginalization, including children living in low-income circumstances and people with mental health issues.

**There is a need to build knowledge and understanding across sectors, including among tenants and landlords.** Landlords and tenants may lack sufficient knowledge of their legal rights and responsibilities, which can exacerbate tensions and contribute to failed tenancies. Stigma, stereotypes and lack of mutual respect are root causes of conflictive landlord-tenant dynamics. The tenant blacklist reportedly maintained by local landlords reflects a deeply engrained stigma and power imbalance.

**Some people feel excluded from the ‘system’ of agencies and services while others feel trapped within it.** Community members experience barriers to seeking assistance from the intersectoral ‘system,’ including not knowing where to go for help, concerns about facing judgmental attitudes, and fear of triggering negative consequence, such as losing their housing or their children. People working within the ‘system’ experience frustration in the face of rising needs and insufficient capacity to respond. Some feel ill-equipped to respond to clients’ complex needs (e.g., mental health issues). Bureaucratic processes and service-limiting ‘tick box’ protocols push staff in the direction of providing piece-meal supports, rather than working with people in a more holistic, human and responsive way.

**There is interest in working through and beyond systemic constraints and silos, through warm referrals, a ‘no wrong door’ approach, and small acts of resistance that would prioritize human needs above bureaucratic protocols.** The ability to know and work with people in other agencies and sectors, including with people who have experience of housing inadequacy, can be a source of empowerment to work in a more interconnected and holistic way.
Owen Sound has an existing culture of intersectoral collaboration, but improvements can be made. Because housing inadequacy reflects and intersects with so many dimensions of individual and community life, intersectoral approaches are essential. While upper-level managers have the opportunity to interact at intersectoral tables, this is not always the case for staff. As a result, the culture of working intersectorally may not extend into organizations’ day-to-day operations. Further, the value of including people with grounded expertise at intersectoral tables is not always realized. The RentSafe research suggests that the impact of intersectoral work can be amplified if attention is paid to forging meaningful human relationships across sectors. This can be achieved by creating non-hierarchical intersectoral spaces that foster relationship-building across sectoral and social divides, and that encourage critical reflection and out-of-the-box thinking.

What is needed

Further action is needed to address the housing crisis and support the right to healthy housing for all. A synthesis of research participants’ ideas on what steps are needed includes the following:

1. **Develop a unifying vision and strategy:** There is a thirst for a coordinated vision and strategy that would optimize the use of limited resources and guide the coordination of efforts between and among agencies and sectors. Engaging political support is crucial to building the community-wide and intersectoral commitment needed to realize the goal of healthy homes for all. A draft strategy that draws on ideas and perspectives gathered through the research is offered as a potential starting point. It includes a commitment to an intersectoral and inclusive approach to fulfilling the human right to adequate housing, strategies to ensure a more proactive and responsive intersectoral ‘system,’ and measures to increase the availability, affordability and habitability of housing options to meet the needs of all members of the community.

2. **Invest in intersectoral approaches and advocacy.** Intersectoral tables need to be strengthened and sustained through ongoing commitments of funding, time and an inclusive approach to sharing knowledge and resources. People with grounded expertise of housing inadequacy, as well as landlords and frontline workers, need to be involved in defining problems and generating solutions. Recognizing that local housing concerns are influenced by policies at provincial and national levels, a core part of intersectoral work should be to advocate for higher-level policy change. That work needs to highlight the specific needs and concerns affecting rural regions.

3. **Build a culture of knowledge, understanding, respect and accountability.** Further investment in education of landlords and tenants is needed, alongside a commitment to recognizing and supporting their respective needs. This includes supporting community members to fulfill their responsibilities as tenants, as well as ensuring landlords have viable support options when a tenant is struggling or in crisis. Across the board, effort is needed to break down stereotypes, reduce stigma and improve cultural safety. Training and new ways of working are needed to create a more human-focused intersectoral ‘system’ that supports residents’ needs in a holistic way and contributes to community cohesion and human dignity.

4. **Keep people connected and sustain momentum.** Creating opportunities for people from diverse sectors to interact, as neighbours rather than ‘roles,’ can improve accountability, empower innovative and courageous thinking, help to counteract an us-versus-them mentality, and unite people around shared goals. There is a strong appetite to continue to build connections, momentum and commitment.

5. **Pursue multiple means and creative solutions to increase access to healthy and affordable housing.** Action is needed across the housing continuum, including: expanding the supply of safe and affordable housing through new builds, by investing in and revitalizing older housing stock, and innovating in creative solutions; filling in gaps in transitional and emergency housing services; and taking proactive measures to ensure that conditions in rental housing are conducive to residents’ physical and mental well-being and support health equity in the community.

6. **Measure progress, celebrate success.** People see housing as an issue of high importance, and they want to contribute to actions that will yield results. Establishing a plan with measurable targets and accountability — including periodic updates to and among decision-makers and sharing progress with the community — are key to sustaining momentum and commitment.
Introduction

Having a home is one of the most important requirements for our health and well-being. A home provides shelter and security; it is a place to rest and recharge after a long day; it is a place where family life can happen and children grow up. A home is also a co-requisite to other basic essentials for life — a healthy home ensures access to clean water, clean air, and the ability to safely store and prepare food. Safe and secure housing that is affordable also ensures people have the life stability to find and keep jobs, seek further education, and participate in community life. Conversely, being homeless or living in unhealthy and precarious housing can be a potent source of exposure to stress, harmful contaminants, and other health risks that cause or contribute to poor health, while exacerbating other challenges in people’s lives. Although having a home is a basic need and is now recognized in Canada as a human right, countless Canadians, including many of our neighbours in Owen Sound, don’t have a healthy, secure and affordable place to call home. This escalating gap contributes to health inequities that affect us all. Ensuring healthy homes for all is thus an essential step towards the realization of human well-being and vibrancy in our community.

The RentSafe EquiP research initiative, which has been taking place in Owen Sound since 2016, has been part of a long-term community effort to address this challenge. RentSafe is about bringing people together from diverse sectors and perspectives to work towards the goal of healthy homes for all.

The community of Owen Sound

History and geography: Owen Sound is located on the southern shore of Georgian Bay at the base of the Saugeen (Bruce) Peninsula in partially unceded Ojibway territory. People who live in Owen Sound know that life in the city is intimately connected to a wider regional context: to the land, the water, the surrounding rural communities, and to our important shared history. It is the largest urban centre in a predominantly rural region comprised of Bruce and Grey Counties and two First Nations reserves: Saugeen First Nation and Chippewas of Nawash Unceded First Nation, also known as Neyaashinigmiing. Owen Sound is the seat of government for Grey County and the hub for many health and social services. Its expansive bay and harbor, numerous parks, trails and nearby beaches make it a popular tourist destination.

Demographics: The population of Owen Sound is just over 22,000 people (Statistics Canada, 2016 census) and is gradually declining. In contrast to population growth of 4.5 percent across the Province and 5 percent nationally, Owen Sound’s population decreased by 1.4 percent since the 2011 census. The population is also older on average; twenty-five percent of people in Owen Sound are over the age of 65 years, compared to 17 percent in Canada. The number of people over 85 years of age in Owen Sound (5 percent) is more than double the Canadian average of 2.2 percent (Statistics Canada). Children under 14 years of age make up 14.5 percent of the population. People who identify as Indigenous represent 4.2 percent of the population of Owen Sound, of which the majority are First Nations (2.3 percent) and Métis (1.8 percent). Visible minorities, not including Indigenous peoples, represent less than 4 percent of the population.

Socioeconomic context: While the majority of the population in Owen Sound brings in more each year than the national median income of $51,042, nearly four out of ten households in Owen Sound had total income below $40,000 in 2015, and roughly one-quarter of households had income of less than $30,000. To put that in context, the income necessary to afford a ‘market basket’ of basic goods, including food, clothing, shelter and transportation, for a family living in a small city (fewer than 30,000 people) in Ontario was estimated at $37,779 in 2015. While Owen Sound is situated within a rural and largely agricultural region, the top three employment sectors in the city are health care, retail, and manufacturing. Most businesses are small and medium-sized, with nearly 70 percent of businesses having nine or fewer employees.

Health and well-being: A Community Well-being Survey was conducted in Bruce and Grey Counties in 2019. Results of the survey show that people who report higher levels of well-being tend to be older, married, have advanced education degrees, enjoy a better job fit and greater work flexibility, are more likely to be ‘empty nesters’ and/or retired, and have enough money to buy things they need and want. Those with below average

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* We use the term ‘indigenous peoples’ throughout this report to refer collectively to First Nations, Inuit and Métis peoples, in accordance with currently accepted practice and because it more closely reflects the linkages of Indigenous peoples to the land. See, for example: https://www.nccih.ca/595/NCC_CIH_in_the_News.nccih?id=445; https://www.animikii.com/news/why-we-use-indigenous-instead-of-aboriginal
well-being tend to be women, younger, living on their own or as part of a couple with children at home, working at multiple jobs and with less job security, living with a chronic illness or disability, and more likely to be spending more than 30 percent of their income on housing.

**Social and educational services:** Owen Sound is home to a regional hospital, a campus of Georgian College, and a range of organizations and agencies that provide services for residents of the city and the surrounding area. These include M’Wikwedong Indigenous Friendship Centre, Métis Nation of Ontario, Southwest Ontario Aboriginal Health Access Centre (SOAHAC), the YMCA, the United Way, Grey County Housing, Canadian Mental Health Association (CMHA), the Grey Bruce Community Legal Clinic, Ontario Works and Ontario Disability Support Program offices, several entities providing food security supports and emergency/transitional shelter, Keystone (youth mental health services), Bruce Grey Child and Family Services, EarlyON Child and Family Centres, Youth Justice Services, several employment assistance programs, Making Grey Bruce Home (for newcomers), Community Living (for people with developmental needs), the Adult Learning Centre, and Movin’ GB transportation service, among others.

**Availability:** More than 40 percent of homes in Owen Sound are rented, a rate that is double that of Grey County as a whole (Statistics Canada, Census 2016). Rental housing in Owen Sound is a mix of market rentals, social or subsidized housing, and various types of supportive housing. The rental market in Owen Sound, like elsewhere in Ontario and Canada, is characterized by low vacancy rates. In 2018, the vacancy rate in privately-owned apartment buildings in Owen Sound with six or more units was 1.7 percent in 2018, down from 2.9 in 2014. Across Canada, the average rental vacancy rate of 2.4 percent (2018 data) is below the ten-year average.

**BOX 1:**

**What we mean by ‘adequate housing’**

In this report, ‘adequate housing’ refers to the broad definition set by the UN High Commission for Human Rights, which includes:

- **security of tenure** (legal protection against forced evictions, harassment),
- **availability of services, facilities and infrastructure** (e.g., safe drinking water, sanitation, energy for cooking, heating, lighting),
- **affordability** (housing costs should not compromise attainment of other human rights),
- **habitability** (physical safety, adequate space, protection against cold, damp, excessive heat and other threats to health),
- **accessibility** (accounting for the needs of marginalized or disadvantaged groups),
- **location** (sufficiently proximate to employment opportunities, health and social services, schools; not located in polluted or dangerous areas), and
- **cultural adequacy** (respect and allowance for the expression of cultural identity).

By extension, the term ‘housing inadequacy’ as used in this report refers to the experience of lacking or struggling to obtain and maintain housing that meets these measures of adequacy.

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Affordability: The rising cost of housing is an important concern in Owen Sound, where nearly three out of every ten households spend more than 30 percent of household income on shelter costs (30 percent is a threshold set by the federal government to identify households in ‘core housing need’). Among tenant households in Owen Sound, the situation is even more distressing: nearly half of tenant households (49 percent) spend over 30 percent of their income on housing.13 Housing costs thus consume a major portion of household income, leaving little for other needs such as food, clothing and transportation.

According to CMHC data reported by the City of Owen Sound, rental costs in Owen Sound are on a steep upward trend. The average rent in 2016 was $816 per month ($9,792 per year), up nearly 22 percent from $674 ($8,088 per year) a decade prior, and up 53 percent over the two decades since 1996 when the average rent was $536 ($6,432 per year).14 Taken together with the fact that more than one in four households in Owen Sound have less than $30,000 in annual income (2016 Census data), these data paint a picture of housing costs that are significantly out of step with income levels.

Habitability: The vast majority of rental housing stock in Grey County was built more than three decades ago. Only nine percent was built since 1991. These data suggest that a large portion of rental housing stock is likely in need of upgrades.15 Data on housing conditions are not systematically collected, so there is no clear picture of how many rental units are affected by unhealthy or unsafe conditions such as mould, dampness, structural disrepair, inadequate heating, pests, poor air quality or radon. Inquiries and complaints received by the Grey Bruce Health Unit suggest that such problems exist throughout the County, including Owen Sound. Infestations, mould and general disrepair are the most frequent complaints. Although complaint numbers are not high, there is anecdotal evidence to suggest the prevalence of these conditions is much higher.

The City of Owen Sound has a property standards by-law (By-law 1999-030), most recently updated in 2018, that prescribes standards for the maintenance and occupancy of property within the City of Owen Sound, including residential properties.16 While provisions therein address indoor habitability issues (e.g., adequate heat, pest control, sanitation, ventilation) as well as external features (e.g., roof, foundation, drainage) that can affect indoor conditions (for example, by leading to moisture and mould), inspectors are not required to conduct proactive inspections of residential properties, including rentals. If an inspector observes issues of potential concern (e.g., deteriorating chimney or roof, missing porch railing), she/he may enter the property only if permitted by the owner or occupant. Owen Sound Fire and Emergency Services conducts hundreds of inspections each year, including rental properties, to ensure working smoke detectors, appropriate exits and other measures related to fire safety.17 The Grey Bruce Health Unit has the authority under Ontario’s Health Protection and Promotion Act to carry out inspections of residential properties in response to complaints about the existence of a health hazard related to environmental health. Typical complaints include issues such as mould, pest infestations or poor air quality.

Eviction prevention and dispute resolution: Housing-related legal services for people on low incomes are offered by the Grey Bruce Community Legal Clinic, where housing case files make up 45 percent of the clinic’s total case load. A case file may be providing legal advice, brief services (such as helping to write a letter to a landlord or an application to the Landlord and Tenant Board), or representation. Common issues are around eviction prevention, repairs, and tenants’ rights (for example, advice around privacy, rent increases, illegal lockouts, etc.). The Landlord and Tenant Board (LTB) is a provincial body established by the Residential Tenancies Act to resolve disputes between tenants and landlords.18 They operate with a fee-based service, with costs varying depending on the type of request. The cost for a tenant to file an application to the LTB for a maintenance issue is $50. The fee for a landlord to file for an eviction is $190, although if a successful eviction order is made, the LTB routinely orders the costs for eviction to be paid by the tenant. The LTB serves rural regions and smaller population centres with a rotational schedule. The LTB holds hearings in Owen Sound once a month. This means that issues brought to the LTB, and the resulting costs and/or uncertainty for both landlords and tenants, can take weeks or more to be addressed. As well, there is evidence to suggest that the LTB process is not well-equipped or proactive in dealing with habitability concerns. A 2016 province-wide RentSafe survey found that 60 percent of legal aid clinic staff either disagree or strongly disagree that LTB repair orders to the landlord will be enforced.19

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Housing services: There are a number of agencies that are working hard to mitigate the housing crisis in Owen Sound and the Grey-Bruce region. Grey County Housing owns and operates 997 units of housing across the County that offer subsidized rent calculated at 30% of a household’s gross income. In addition to affordable rental units, Grey County tenants have access to community relations workers who provide referrals to support services as needed to maintain tenancies and build community. Grey County also supports providers of non-profit housing, including Owen Sound Municipal Non-Profit Housing. Grey County Housing manages a consolidated housing wait list for the region.

YMCA Housing program (Y Housing) works to prevent and address homelessness in the community by connecting people with long-term housing options and short-term emergency supports. Y Housing offers educational programs for landlords, a free rental listing service, and a landlord-tenant mediation service. Supportive housing programs in the community include CMHA’s Community Connections housing program, which has approximately 100 rent-geared-to-income apartments in and near Owen Sound for adults with serious mental health or addictions issues. Participating landlords receive rent directly from the program. Residents have access to professional services to support their well-being and ensure successful tenancies. Community Connections also provides opportunity for group living in two sites in Owen Sound. Safe n’ Sound provides geared-to-income housing with on-site supports. The Women’s Centre, which runs Women’s House, provides housing and other support services for women and children fleeing violence and abuse.

Intersectoral tables focused on housing: There are a number of ongoing efforts to convene relevant agencies and organizations to work intersectorally on housing concerns. The Bruce Grey Poverty Task Force has an intersectoral Housing Action Group focused on housing issues affecting people living on low incomes in the region. From 2014-2018, the Housing Action Group and the Grey Bruce Health Unit implemented the Above Standard Housing project to address substandard conditions in low income housing and related health inequities. Recently, M’Wikwedong Indigenous Friendship Centre established the Giwe intersectoral circle on housing and homelessness, which is well attended by managers and service providers from a range of agencies and organizations. Giwe (‘s/he goes home’ in Anishinaabemowin) is working to address Indigenous homelessness and housing insecurity by sharing information on needs and capacities, addressing systemic barriers, and promoting cultural safety.

The RentSafe EquiP research project

RentSafe EquiP – Equity-focused Intersectoral Practice for housing habitability and health equity in Owen Sound – is a research project that has aimed to catalyze and support meaningful interaction among people from diverse sectors to (1) better understand the causes and consequences of housing inadequacy as seen from multiple viewpoints, and (2) foster new ways of conceiving of issues and finding new ways of working together toward potential solutions. RentSafe EquiP is participatory action research, which means that both university and community-based researchers are committed to supporting positive change in the community.

The RentSafe EquiP research initiative in Owen Sound is closely linked with the Ontario-wide RentSafe initiative (see Box 2). Since the inception of RentSafe, the Grey Bruce Health Unit and others from the Owen Sound area have been actively involved in the province-wide work. With those relationships as a strong foundation, in 2015 when the Director of RentSafe embarked on doctoral research to explore ways of building stronger intersectoral response to unhealthy conditions in low-income rental housing, the selection of Owen Sound as the research site was an obvious choice, given the high level of community commitment already in place. The resulting RentSafe EquiP research initiative, which is funded by the Canadian Institutes of Health Research, is led by the Centre for Environmental Health Equity at Queen’s University.

The goal

The goal of the RentSafe EquiP research project is to find ways to improve intersectoral action on housing and health equity. Specifically, the research team is interested in knowing whether and how investing in relational (human to
human) encounters can improve reflexive practice (critically exploring one’s own role, actions, and habits of mind) in supporting collective action to address systemic inequities and barriers. For example, what happens when we create the time and space for health and social service professionals, tenants and housing providers to come together as people and neighbours instead of seeing ourselves in ‘provider’ and ‘beneficiary’ roles? Does convening conversations in roundtable and retreat settings, instead of holding typical meetings, help people see and understand things about themselves and others in new ways? Key to our convening role, we wanted to understand how the direct involvement of people living with housing inadequacy may bring the necessary grounded experience (rather than just ‘lived experience’) to help reorient the ways in which problems and solutions are defined.

The design

The research design included two phases: a series of Learning Exchanges (June-September 2018) and an Intersectoral Retreat (November 2018). The Learning Exchanges were an opportunity for staff from various agencies and organizations, housing providers, tenant advocates, and community leaders to sit down together and share their observations and perspectives on housing concerns in Owen Sound. The Learning Exchanges were also an opportunity for participants to hear the perspectives of the co-researchers, who include local people with direct experience of low income and housing inadequacy. All of the Learning Exchange participants were then invited to participate in the second phase of the research: the RentSafe EquiP Intersectoral Retreat, an immersive, 3+ day gathering held in a relaxed and intimate country setting, far away from people’s desks and day-to-day responsibilities. The retreat was designed to encourage participants to explore new ways of understanding the challenges of inadequate and unhealthy rental housing conditions as they relate to other issues in the community, including poverty, stigma, the enduring effects of colonialism, and the lack of affordable housing. More on the Learning Exchanges and Retreat is provided in the next section.

Recognizing the importance of gender and Indigeneity in the housing dynamics of Owen Sound, our team committed to utilizing culturally relevant gender-based analysis (CRGBA) to inform our work. An expert in CRGBA from the Native Women’s Association of Canada provided a training session for the team in May 2018. Although

**BOX 2:**

**What is RentSafe?**

RentSafe is an Ontario-wide initiative that facilitates knowledge sharing and collaboration among people from various sectors and perspectives towards the goal of healthy homes for all.

Since 2014, RentSafe has been conducting baseline research to get a better understanding of how well the intersectoral ‘system’ is working to support the right to healthy, secure and affordable housing for tenants living on low income. RentSafe carried out Ontario-wide surveys of professionals working in public health, legal aid, frontline health and social services, and municipal property standards and by-law enforcement to gain a clearer picture of how these sectors conceive of and respond to unhealthy housing conditions. This research revealed gaps in capacity and interagency coordination, and shed a fairly pessimistic light on the likely effectiveness, on average, of inter-agency referrals. A RentSafe survey of small-scale landlords was conducted to better understand the issues landlords face in ensuring healthy living conditions in their rental units. RentSafe also held focus groups with tenants to hear about their experiences of trying to access support from these various sectors in order to get unhealthy conditions in their housing addressed.

Building on the knowledge generated through this research, RentSafe convened a province-wide RentSafe Roundtable in November 2016 to discuss current gaps and disconnects and identify actions needed. In 2017, a RentSafe Tenants’ Rights Advocates network was initiated to connect tenant advocates from different communities, with a focus on those in rural regions. Towards Healthy Homes for All, a comprehensive report of RentSafe findings and recommendations, was released in 2018. RentSafe continues to build awareness, promote intersectoral approaches, and advocate for policy improvements. RentSafe is led by the Canadian Partnership for Children’s Health and Environment (CPCHE, ‘kip-chee’) and was established with a three-year grant from the Ontario Trillium Foundation. RentSafe is implemented by a team of dedicated people and organizations, whose work is supported by an extensive network of advisors and collaborators across the Province.

RentSafe.ca | LogementSain.ca
earlier RentSafe research had explored the experiences of tenants experiencing housing inadequacy, but this work did not specifically attend to the experiences of tenants who identify as Indigenous. Recognizing this gap, the team sought to more fully engage the voices and experiences of Indigenous community members.

Two Sharing Circles were held with tenants in Owen Sound who identify as Indigenous and who live on low incomes. These were convened in collaboration with M’Wikwedong Indigenous Friendship Centre and led by facilitators at Nikaanaganaa Counselling & Learning Centre. The research team’s efforts to keep Indigenous experiences and colonial oppression at the forefront also benefited from close ties with the Giiwe project led by M’Wikwedong, which was created during the same timeframe as the RentSafe EquiP research and shared some common roots and motivations.

RentSafe EquiP is participatory action research, which is research conducted in and with a community to support positive change. The research team used qualitative research methods, including the recording, transcription and thematic analysis of what people talked about during the Learning Exchanges, at the Intersectoral Retreat, and in one-on-one interviews conducted on-site at the retreat and in follow-up interviews 6-8 months later. Participant surveys were also used to invite feedback on the research activities and how they may have affected participants’ relationships with others, and/or their views on housing-related concerns in the community. These paper-based surveys were issued at the end of each Learning Exchange and on the last day of the Retreat.

The research utilized narrative analysis, a research method that seeks to understand human perspectives and social phenomena by listening to and analyzing the stories that people tell, to whom they tell them, how, and in what contexts. The research design was also informed and inspired by transformative learning theory, which seeks to understand how the creation of uncommon situations or encounters can enable people to experience a transformative shift in their thinking and intentions.

The RentSafe EquiP research team includes researchers from Queen’s University and residents of Owen Sound who have experience living with housing inadequacy. The team’s work is complemented by a research advisory committee comprised of representatives of the Grey Bruce Health Unit, the Bruce Grey Poverty Task Force, M’Wikwedong Indigenous Friendship Centre, the University of Ottawa, and the National Collaborating Centre for Determinants of Health.

**BOX 3:**
What is Equity-focused Intersectoral Practice (EquiP)?

To be ‘equity-focused’ means to be attentive to how our actions and strategies may either support or detract from the attainment of an equitable (fair) distribution of the resources and opportunities needed for individuals and communities to attain health and well being. It means asking questions about why health inequities and other disparities exist in the first place, and examining one’s own role in perpetuating or challenging those conditions and drivers.

Equity-focused Intersectoral Practice - EquiP is a way of working intersectorally that prioritizes human relationships and engages multiple perspectives in understandings and addressing complex health equity problems. By bringing people together in non-hierarchical, safe and inclusive spaces, EquiP seeks to build the shared understandings, mutual respect and trust needed for positive collective action. A key to EquiP is the direct involvement of people with lived experience, whose grounded expertise provides the lens for examining existing systems, policies and practices. The idea is to shift the gaze away from perceived deficits in communities towards the blind spots and barriers that may reside inside the institutionalized ‘system’ itself.

RentSafe EquiP research team members:
Renee Schlonies, Erica Phipps, Misty Schonauer, Tanya Butt, Nadine Desjardins

The team
RentSafe EquiP is implemented by a research team that includes researchers from Queen’s University and residents of Owen Sound who have experience living with housing inadequacy. The team’s work is complemented by a research advisory committee comprised of representatives of the Grey Bruce Health Unit, the Bruce Grey Poverty Task Force, M’Wikwedong Indigenous Friendship Centre, the University of Ottawa, and the National Collaborating Centre for Determinants of Health.

** Of relevance here is the definition of Indigenous homelessness which, among other things, recognizes that “unlike the common colonialist definition of homelessness, Indigenous homelessness is not defined as lacking a structure of habitation; rather, it is more fully described and understood through a composite lens of Indigenous worldviews. These include: individuals, families and communities isolated from their relationships to land, water, family, kin, each other, animals, cultures, languages and identities.” (Aboriginal Standing Committee on Housing and Homelessness, 2012. Source: Thistle, J. (2017.) Indigenous Definition of Homelessness in Canada. Toronto: Canadian Observatory on Homelessness Press.)
The research team and advisors began working together in February 2017 to clarify the goals of the project, design the research activities, and to start to identify and reach out to people and organizations with a potential interest in participating. The team met in person or by phone every 2-6 weeks throughout the project to further develop research plans and discuss observations and learnings. The Advisory Committee convened as a group four times during the course of the project, with individual advisors providing feedback and input on an as-needed basis.

What we did: Summary of research activities

Learning exchanges

From June – September 2018, 11 Learning Exchanges were held involving a total of 45 people with diverse roles and experiences related to housing. Each session was co-facilitated by members of the research team, and lasted between 1.5 to 2.5 hours. Participants were seated together around a table and refreshments were served. The goal was to create a relaxed, conversational atmosphere. A series of discussion questions were used to stimulate discussion, but the conversations were allowed to evolve naturally. The sessions were audio-taped to enable transcription and analysis. Participants were assured that their names and identities would not be used. The research team wanted people to be able to speak honestly of their views, frustrations, concerns, hopes and ideas. Instead of being grouped according to their roles, participants were invited to sessions according to their availability. This meant that most Learning Exchanges had people from diverse sectors and perspectives around the table.

Throughout the Learning Exchanges, there was evidence of knowledge co-creation and new ways of thinking among participants. For example, some left with specific intentions, such as finding ways to do warm(er) referrals. Many spoke of their appreciation for the opportunity to take a wider and more holistic view of housing and surrounding concerns. All of the participants who responded to the questionnaire issued at the end of each session agreed or strongly agreed that participating in the Learning Exchange had been a valuable experience for them. Some remarked on the amount of common ground that exists among people from diverse backgrounds and experiences, and many commented on the importance of bringing sectors together to build understanding and find solutions.
Intersectoral retreat

Building on the perspectives and experiences that people shared during the Learning Exchanges, the second phase of the research was the RentSafe EquIP Intersectoral Retreat held from 13-16 November 2018 at the Wildfire Lodge near Tiny, Ontario. The retreat brought together ~30 of the Learning Exchange participants and members of the research team for 3+ days of discussion, knowledge co-creation, and relationship-building.

Participants in the retreat included staff and/or administrators from Grey County Housing, the Grey Bruce Health Unit, the Canadian Mental Health Association, M’Wikwedong Indigenous Friendship Centre, Southern Ontario Aboriginal Health Access Centre (SOAHAC), Municipal Non-Profit Housing, the City of Owen Sound, Children and Youth Services, the Bruce Grey Poverty Task Force, and Community Voices, as well as tenants with grounded expertise in housing inadequacy, a private-sector landlord, community members involved in women’s advocacy, violence prevention and harm reduction, and members of the research team and advisory committee. A local Indigenous Knowledge Keeper and a professional facilitator from outside the community co-facilitated the event. An artist involved in arts-based social justice education led participants through a theatre-based exercise during one of the sessions.

Shared space and shared experiences: The shared living space at the Wildfire Lodge became a novel tool for bringing people together as neighbours, fellow human beings, even friends, to reflect together on their experiences of and ideas about housing issues in the community. Participants worked through important themes and difficult topics in a series of facilitated sessions over the course of four days. Equally important, however, was the time that participants spent cooking, eating, washing dishes, relaxing, walking in the woods, shoveling snow, and tobogganing together. These everyday activities created the opportunity for people to relate to, listen to and more fully understand each other’s experiences, fears, hopes and frustrations about housing needs and capacities in the community. In the words of one participant:

“There were lots of opportunities for human interaction. Time was flexible and ample enough to allow for natural building of trust. We were given opportunities to relax and play, and only in that creative space are we truly authentic.”

In addition to the major snowstorm that made travel to the retreat difficult and even impossible for some, participants were met with several challenges upon their arrival. A lack of heat in the lodge, non-functioning kitchen appliances and problems securing drinkable water created a sense of solidarity through shared discomfort and joint problem-solving. It also served as a poignant reminder of the impacts of inadequate housing on the health and well-being of people living with housing inadequacy.

Several participants contrasted the openness, honesty, listening, and shared commitment they experienced at the retreat as starkly different from conventional intersectoral meetings and events. One participant commented on the paradox of the time/benefit ratio of an immersive retreat as compared to typical meetings. Reflecting on her own experience participating in various intersectoral tables, she noted that it would take years of periodic
meetings to achieve the degree of relationship-building, knowledge sharing, trust and momentum generated during just three days. When participants were asked if they would recommend this process (Learning Exchanges, Retreat) to other communities grappling with inadequate housing or similar challenges, all who responded said yes/absolutely/definitely. One participant wrote ‘Absolutely. I think it is the only way.’

Indigenous perspectives and ways of knowing: The centering of Indigenous ways of knowing and reflection on the impacts of inadequate housing was a consistent thread throughout the retreat. Daily activities began and ended with ceremony. In addition to those teachings, the Knowledge Keeper led participants through the Broken Circle exercise, an impactful participatory process that reenacted the genocidal act of colonial authorities taking Indigenous children away from their families and communities. During unstructured time, Indigenous participants shared their traditional drumming and singing. The foregrounding on Indigenous knowledge, culture and experience was seen as an important dimension of the retreat, and something that set it apart from other intersectoral events.

I was surprised by the Indigenous focus. Pleasantly surprised. I was not expecting that.

– Retreat participant

Grounded expertise: The retreat was intended to create a safe yet challenging space in which people were encouraged to share their experiences and perceptions in an honest and unfiltered way. Tenants with grounded expertise of housing-related inadequacy spoke about the challenges and stigma they face in dealing with landlords and with people inside the ‘system’ who are or could be in a position to help. While these conversations may have been uncomfortable, they served to remind everyone in the room of the multiple and intersecting challenges faced by people who are economically and socially marginalized. At the same time, the retreat created a space in which service providers could speak about their own frustrations at not being able to meet pressing needs in the community due to insufficient resources, bureaucratic rigidity, and prevailing attitudes. As one participant who works in a housing agency put it:

Sometimes, for the people on the wait list, they don’t see that part of it. [They see] a bureaucracy. Which it is. [They see] red tape. Which it is. But they don’t see the person behind that’s up at 3 o’clock in the morning trying to figure out how they are going to house the next person on the list.

Arts-based learning: A theatre artist with Sheatre, a community arts company that uses theatre for social justice education, led a series of interactive exercises designed to get participants in touch with their own feelings about and responses to social exclusion, power differentials, the meaning of ‘home,’ and other dimensions of housing and health equity. The exercises prompted participants to relate to one another, from making simple eye contact to working together in the planning and performance of a scenario-based skit. The fictionalized scenarios, which were developed by one of the tenant co-researchers, were designed to get people thinking about ‘what would I do if that was my circumstance?’

Retreat participants enact ‘What would you do?’ scenario
Problem posing and envisioning equity: Working in small groups, participants critically examined the functioning of the intersectoral ‘system’ as it responds to housing inadequacy by using real-life stories and anecdotes shared by participants during the Learning Exchanges. Participants worked together to unpack each situation (who, what, why) and discuss what ideally could have been done to respond to or prevent the problem from occurring. For example, why was the person in the situation in the first place? Who and what agencies or services could have provided assistance or intervention? What would a good outcome look like? What would need to change at a societal or community level to prevent this type of problem, conflict or crisis from occurring in the future? During a subsequent session, participants worked together to sketch out a housing and health equity strategy. In this way, participants worked together to envision equity-focused intersectoral practice. A sampling of the stories used in the exercise is included in Annex 1.

Although the initial time commitment seemed challenging, the benefits/cost-effectiveness of establishing a ‘learning-knowledge exchange’ environment so quickly is highly effective.

Especially when you are trying to do long term sustainable community building, you need to be able to get to know people, how they work and how their mind processes things. That doesn’t happen in a typical one-hour meeting. So having the retreat where you had time to get to know people better, was really, really valuable.

[Participating] deepened my belief that fostering and maintaining relationships is the key to positive change.

It is not only okay, it is imperative to prioritize relationships.

What we heard

Having a home is foundational

Housing is a basic need and a fundamental human right; it is also foundational to all aspects of well-being, including healthy child development. Without a decent place to call home, it is difficult for people to make progress and thrive in other aspects of their lives. As such, housing inadequacy limits people’s ability to successfully pursue education, employment, healthy living objectives, and other aspects of well-being.

Housing is by far the most stabilizing force for people, whether single or family or senior. You need to have a safe place for you and your children. And if you don’t have it, everything else about your world doesn’t seem to be manageable. You can’t cope. I firmly believe that if people would buy into that, they would understand that as a community we all need to work together to create that stability right off the hop.

– Housing services provider
Too many people have unmet housing needs

People from all sectors are concerned about the shortage of adequate, healthy and affordable low-income rental housing in Owen Sound. The social and non-profit housing sectors are not able to keep up with demand, and the cost of securing a safe and adequate home in the privately-owned rental market is increasingly out of reach for many households.

• Income levels have not kept pace with rents: People with minimum wage, part-time and/or temporary employment and those on social assistance struggle to pay rising rental rates, which compromises their ability to pay for food, Hydro and other basic needs.

• Growing income disparity is squeezing some people out of the housing market: Higher income earners such as Bruce Power employees can afford to pay higher rents, thereby effectively squeezing low-income community members out of the local housing market. The influx of retirees from larger cities such as Toronto contributes to this trend.

• Wait lists are long: The wait list maintained by Grey County is between one to four years, depending on the location and type of housing being sought. The wait list at Community Connections for people needing a combination of housing and mental health/addiction supports, has grown from 18 to 118 people over the past five years.

• Homes may be available, but not always where people need them. Without a car or adequate public transportation, people need to live in the city where they have access to jobs, health care, education and social services, but where it can be harder to compete for housing in a tight market.

• People struggle to find housing that is safe, healthy and appropriate to their needs. Tenants are finding it difficult to find homes that are appropriate to their family size, that are in good condition, and where they feel safe.

We’ve seen a spike in housing issues. Our caseload for housing just went through the roof in the last few months.

– Social services provider

Benefits received by clients on OW [Ontario Works] are intended to cover shelter... But unfortunately, costs have risen and the appropriate funding to meet the needs hasn’t risen.

– Social services provider

There are huge wait lists. It can be very discouraging for somebody who is literally sleeping on the streets [who comes in] and says ‘I need help’ and [is told] ‘well, it’s about a 3 year wait list.’

– Housing services provider

When you have no transportation systems, the marginalizing to the outer edges of the city isolates people. And throws barriers to participation in everything from employment to food security.

– Social services provider

What we heard

Everything starts with a home. If you’re not comfortable where you live, if you’re not healthy where you are, if you are not safe where you are, it just rolls balls everything else. Your home is your starting base. Because you can’t really fix anything else until you have a home.

– Tenant living on low income

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– Social services provider

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– Housing services provider

When you have no transportation systems, the marginalizing to the outer edges of the city isolates people. And throws barriers to participation in everything from employment to food security.

– Social services provider.
Some people living on low income face particular challenges in finding adequate housing. Families with children; young people; people with pets; single men, especially those grappling with substance use or who have been incarcerated; and Indigenous people and people from other racialized communities are particularly affected by the inadequate supply of low-income housing. People with mental health issues may struggle to find homes that meet their needs. For example, living in close proximity to others (e.g., in an apartment complex) is exceedingly stressful for some people and can negatively affect their mental health. People exiting addictions recovery programs or the justice system, especially single young men who lack transitional housing options, are often faced with no other choice but to return to unhealthy physical and social environments where maintaining their individual health and recovery is much more difficult. Some spoke of a ‘black list’ reportedly maintained by local landlords that effectively bars certain tenants from finding a rental home in the community. Others spoke of racial discrimination by landlords.

Emergency housing services are stretched beyond capacity in the face of growing housing insecurity. Many local organizations are working as best they can, with limited resources, to connect people with housing. The YMCA Housing program works on a daily basis to find short-term housing for people who are homeless or at risk of homelessness. Each year the Y finds emergency housing for thousands of people in the region (2,365 in the 2017-2018 fiscal year) via a network of connections to shelters, motels, rooming houses, and short-term rentals. Other local organizations (e.g., the United Way, M’Wikwedong) provide frequent referrals to Y Housing and/or undertake their own efforts to connect people with emergency housing. These organizations often face challenges in finding shelter for all of the people in need.

Challenges with maintaining successful tenancies contribute to housing insecurity in the community. Tenancies can fail apart because tenants or landlords (or both) are not sufficiently aware of their responsibilities and/or are not accountable for their actions. Fear and threat of eviction are common experiences among marginalized tenants. Some tenants may not be equipped with the necessary life skills or may be grappling with significant issues (e.g., substance use, mental health, hoarding issues) that make it difficult to successfully maintain a tenancy. These factors exacerbate housing insecurity and increase the numbers of people who are looking for housing, while making landlord income/profit less predictable and secure.

What we heard

Even when I do have units available... is it going to be a safe place for them, given the location, given the history of the area and their current struggles whether it be with their mental health or their addictions or...? A lot of our apartments are right downtown, and that may not be where people need or want to be.

– Housing services provider

You live with someone that you might not choose to live with, or you stay in a situation [that is] not healthy for you because it’s the only thing you can. It’s the only affordable alternative. So, it’s never getting out of that cycle.

– Social services provider

It’s really hard for families right now. Even to find a place that’s got three or four bedrooms: it’s very, very difficult. And [then there is] the affordability factor on top of that.

– Social services provider

... and the guy [prospective tenant] gets out of the cab and the owner goes ‘Oh, he’s native. No, sorry. I was wrong. I don’t have a unit. My mistake.’

– Social services provider
There are real and perceived barriers to the creation/revitalization of affordable housing. Zoning rules and by-laws can act as barriers to creative low-income housing solutions, such as trailer homes on existing residential lots or the construction of tiny homes. Some shared anecdotes about landlords who have properties that could be rented out as homes for local residents, but who are reluctant to renovate and rent their properties for a number of reasons, including concerns about potential damage, unforeseen costs, and the challenges of dealing with difficult tenants.

Landlords had been burned by tenants and they’re just not renting their spaces anymore. [They are] tired of fixing it up and getting it trashed.

The high demand for affordable rental housing can reduce the incentive for landlords to maintain their properties to a certain standard, because there’s always demand regardless of the level of maintenance... And that feeds into tenants being hesitant about complaining about [unsafe] conditions because they don’t feel like they have anywhere else to go.

It’s really sad, especially when there’s children involved. Rickety floors, walls with holes, rats running through the house, mice... It’s not a healthy environment for families.

Housing inadequacy disrupts lives and perpetuates stigma

Living in inadequate, unhealthy, unsafe or unsustainable housing further destabilizes the lives of people who are already marginalized. People who have experienced housing inadequacy spoke about the profound stress of not having a safe, secure and sustainable place to call home. This was echoed by frontline staff who work with people who are homeless or precariously housed and can see the effects that housing inadequacy has on them. For most people, housing insecurity does not happen in isolation: it co-occurs with other compounding challenges such as poverty, social marginalization, and single parenting. The stress of living with housing insecurity or in a home that is infested with pests, damp and mouldy, lacking adequate heat, etc. is all-consuming.
Inadequate housing both reflects and contributes to marginalization and stigma. There is a prevailing attitude within some segments of the community that ‘you get what you deserve’ when it comes to the living conditions in low-income housing. The expectation that low-income housing will be less healthy and less well maintained suggests a judgmental attitude toward people on low income and a lack of understanding of how and why poverty affects some people and not others. Some participants expressed concern that social supports, including social or subsidized housing, may act as a disincentive to people becoming more (economically) productive members of society, and/or that the hardship of living in substandard housing might be just the kick some people need to ‘get their lives in order.’ People with experience of housing inadequacy expressed the loss of dignity and self-worth that can come with having to live in unfit conditions, as in the words of this participant:

Your pride gets chipped away when you’re handed those kind of things. Like ‘oh, we’re helping you, so you can’t complain.’ I don’t want to complain because you are helping me, but at the same time, part of me says, I don’t want to live in a shithole.

The experience of living in substandard housing can perpetuate and amplify marginalization. Living in unfit conditions can further isolate marginalized individuals, including children and people with mental health impairment. One participant spoke about not wanting her children to have friends over because she did not want others to see the conditions in which they were living. Another, a frontline mental health worker, spoke about the regret of having to deny a client, who had an obvious bedbug infestation, the opportunity to join a communal meal and engage in social connection.

Some people feel excluded from the ‘system,’ others feel trapped within it

Participants with experience of housing inadequacy, poverty and marginalization experience multiple barriers to seeking assistance from agencies and organizations in the intersectoral ‘system.’ In some cases, people often don’t know where to turn to get assistance with housing and related issues. Participants also spoke of the many factors that can prevent people from reaching out to an agency or institution for help. These include their own feelings of shame or inadequacy, the prospect of facing judgement and stigma, having to tell and retell their difficult personal stories to multiple agencies, and the prospect of being told that there is no help available. In some cases, tenants won’t speak up because they fear that bringing their issue to the attention of authorities will trigger negative consequences, such as losing their housing or having their children taken away. Or they may fear that the landlord will use the need to do repairs as a reason to get them out of the unit. Sometimes people have lost hope and feel that it is not even worth reaching out for help, instead choosing to simply endure unhealthy or unsafe conditions.
Systemic barriers are not just affecting tenants: frontline workers are also experiencing stress and frustration. The ability of frontline staff to provide social services to people, whether it be mental health services, addictions counseling or other supports, is constrained by the immediacy and primacy of housing concerns in their clients’ lives. Without a safe, secure and affordable place to call home, it is very difficult for people to work on other aspects of their lives. Because of this, frontline staff can find themselves limited in their ability to implement the services they are meant to provide. They instead spend their time trying to connect their clients with housing and other basic needs. As such, housing insecurity acts as a barrier that can limit the positive impact of the social services that are being offered in the community, while contributing to staff burnout and frustration.

Bureaucratic rules and operating practices can also act as a barrier. Professionals working in health and social services experience a tension between their human desire to help people, on the one hand, and the bureaucratic imperatives of screening criteria and other protocols, on the other. Screening criteria and the filling out of forms have a service-limiting purpose: they are designed to restrict services to certain people experiencing certain circumstances. As such, they put the service provider in the position of having to turn away people who are in need of support. Frontline workers who recognize what it takes for some people to reach out for help are understandably reluctant to turn people away once they have taken that step. Yet, the bureaucratic requirements of ‘tick boxes’ and protocols push them in the direction of providing limited and segmented support, rather than working with people in a more holistic and responsive way.
Professional staff and housing providers are not always adequately equipped to address complex needs and/or ensure cultural safety. People with narrow job descriptions and specialized mandates or who provide housing, often feel ill-equipped to address complex human needs and situations, such as when a tenant is experiencing a mental health crisis. Systemic racism and a lack of cultural safety, especially with regards to Indigenous members of the community, are prevalent problems even within the system of housing supports.

What we heard

The complex lives of people are not properly addressed in the support services that we have. We build services around issues: mental health, addiction, abuse, housing need, Indigenous status, you name it. There’s categories or silos. For people struggling with ‘all of the above,’ they keep things going for a while. It’s incredible the resilience that people have. But then when they lose their housing it is often the straw that breaks the camel’s back.

– Social services provider

What we can enforce or what we have the authority to have a policy about is kind of in a box sometimes.

– Government official

You’ve got a complaint, you get involved, quite often you find out there was more going on... Increasingly we’re becoming aware that [the physical problem] is one part of a much more complex situation. It makes sense that it affects mental health.... We’re not as mature in understanding those links as we are with the physical links.

– Public health professional

Culturally or socially, there’s no knowledge of what to do for [an Indigenous] person who also has, maybe mental health challenges, maybe is struggling with active addiction, probably loss, trauma, poverty, all of those things. And on top of the fact that they are experiencing a cultural crisis. A crisis of identity or a spiritual crisis.

– Social services provider

They [agency staff] don’t like to be made uncomfortable. It’s easier to keep the tunnel vision.

– Social services provider
There is interest in working through and beyond bureaucratic constraints and silos. Participants engaged in multiple conversations about how to create a ‘system’ that is more human and responsive. They spoke about warm referrals, ‘no wrong door,’ and the idea of small acts of resistance to bureaucratic rigidity that would prioritize the needs of the human being sitting across the desk over the imperatives of forms and protocols.

I understand you have to do your job, but at some point, you’re a human being. Don’t lose your sense of humanity. And dare to speak up, dare to stand up...

– Social services provider

I feel more empowered and determined to stand up against barriers within my organization that feel unethical/unfair.

– Health and social services provider

It’s a culture within the staff too, because they’ve always been told ‘Nope, can’t go beyond this. Nope, can’t do this. Nope can’t do that.’ And we’re really fighting for that ‘Yes, you can.’

– Housing services provider

The tools we have in terms of health hazard prevention, they’re quite powerful in the ability to close a place... but they are certainly not subtle. It’s like we’re having to use a sledgehammer to crack a nut.

– Public health professional

If everybody felt like ‘well, it’s my responsibility — even though I am not the housing person — to try to meet this person’s needs and talk to them, and then I’ll talk to somebody else and talk to somebody else,’ then we sort of wrap around this person. That’s better than me just saying ‘yeah, I don’t do housing.’

– Social services provider

The ability to know and work with people in other agencies and sectors can be a source of empowerment. People working inside the ‘system’ feel the weight of the seemingly insurmountable and growing needs of marginalized people in the community. The opportunity to work together with people from other agencies and sectors can reinvigorate a sense of the possible, improve effectiveness and impact, and be personally and professionally rewarding. Participants also spoke of the value of sitting down with people who have practical and direct experience of housing concerns, including landlords and tenants, to gain a better understanding of why and how housing challenges play out in the ways that they do.

Especially when you are trying to do long term sustainable community building, you need to be able to get to know people, how they work and how their mind processes things. That doesn’t happen in a typical one-hour meeting. So having the retreat where you had time to get to know people better, was really, really valuable.

– Social services provider
Complaint-driven system is at odds with health equity

Unlike restaurant inspections and public vaccination programs in which proactive measures are taken to ensure public health and safety, the attainment of healthy housing conditions relies on a reactive, complaint-driven process. For much of the low-income rental housing in Owen Sound, the onus of bringing unhealthy conditions to light and advocating for remediation lies with tenants who may be, for various reasons, already vulnerable or marginalized. As such, a reactive system likely exacerbates health inequities.

There are ideas and promising examples about how to move towards a more proactive and preventive approach. For example, under the housing stewardship model of the CMHA’s supportive housing program, staff work with landlords and tenants to make sure issues are identified and addressed before they spiral. Some participants, including a small-scale landlord, raised the potential benefits of implementing a proactive municipal inspection program that would level the playing field among landlords and leapfrog the barriers and tensions that are associated with tenants needing to make complaints. While recognizing the potential benefits of a proactive model, some participants felt that it would be unlikely for such an approach to be implemented in Owen Sound due to the cost.

It shouldn’t have to come from somebody making a complaint. It should be the City being proactive enough to make sure ‘hey, if you’re owning a property or if you’re renting a property, this is the minimum requirement that we expect.’ And if you don’t want to deal with it, then you probably shouldn’t be a landlord. You buy a car and before it can go on the road it has to be looked at. You have to get a mechanic to do a safety check on it, yeah, it’s safe for the road. There you go. Houses shouldn’t be any different.

Inadequate knowledge and understanding create tension and feed the crisis

Landlords and tenants may lack sufficient knowledge of their legal rights and responsibilities, which can exacerbate tensions and contribute to failed tenancies. Participants’ anecdotes revealed a lack of clarity in some instances about who is responsible for what when it comes to issues such as bed bugs and mould. While pest control is the responsibility of the landlord, tenants likely need to be involved (e.g., getting the unit ready for treatment). In the case of dampness and mould, lack of clarity can arise in cases where tenant behavior – such as having a large fish tank or lots of houseplants – contributes to but might not entirely cause the problem. Lack of clarity on rights and responsibilities can place tenancies in jeopardy, given the likelihood that relationships will deteriorate and legal avenues may be pursued.
Stigma, stereotyping and lack of mutual respect are root causes of conflictive landlord-tenant dynamics in the community. Some private sector landlords expressed a sentiment that some low-income tenants expect good quality housing but then don’t take responsibility to maintain it. The tenant blacklist reportedly maintained by local landlords reflects a deeply engrained stigma and power imbalance. Experiences relayed by some tenants, on the other hand, reflected a sense that landlords don’t care about the well-being of their tenants, are primarily interested in money, and/or don’t recognize that the rented unit is the tenant’s home. In some cases, there is no personal relationship at all between landlord and tenant, which is particularly an issue with out-of-town or ‘absentee’ landlords. On the positive side, there are instances in which mutual understanding and a sense of shared benefit are the basis for a well-functioning landlord-tenant relationship. Participant anecdotes suggest that when a tenant cares for a property as if it was their own, they are more likely to have the respect and understanding of the landlord. Likewise, as a landlord, if you treat tenants with respect you are more likely to get the same in return:

I hadn’t had a change in [tenants] over two years in seven units. And I think it’s because I treat them like they’re family and friends. You treat them well, you get it back.

Owen Sound has an existing culture of collaboration and interaction, perhaps in part owing to the relatively small size of the community. People tend to know each other, at least on the level of being acquainted. There are a number of intersectoral tables in operation. The Housing Action Group of the Bruce Grey Poverty Task Force brings together people from various agencies to share information and collaborate on housing action. The recent initiation of Giwe, an intersectoral homelessness and housing circle led by M’Wikwedong, brings Indigenous community, culture and leadership to the forefront of intersectoral housing work. Other intersectoral tables that are not specifically focused on housing, such as the Community Drug and Alcohol Strategy, were also noted as relevant and of value.

Intersectoral collaboration is important and can be improved

Because housing inadequacy reflects and intersects with so many dimensions of individual and community life, intersectoral approaches are essential. Housing problems don’t occur in isolation; they are a manifestation of, and sometimes a trigger for, other challenges in people’s lives including poverty, social isolation, mental health and addictions issues, and personal/family circumstances. At a community or societal level, they are also a reflection of broader structural factors, such as economic policies and trends (e.g., the growing gap between the wealthy and those who live on low income; the financialization of housing), demographic shifts (e.g., an aging population), prevailing political ideologies, and the enduring impacts of colonization.

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We have lots of really creative and innovative things that happen [in this region]…that set us apart.

– Social services provider

And we’re small enough that people know each other, right? Like we’re small enough community that people do recognize each other.

– Social services provider

There’s a lot of innovative work being done. And that’s because the power structure is so stuck in the past, so immovable … that the people do workarounds… and come together. And that’s a strength of our community. I would love to see… instead of just doing the workarounds, that we could do more direct influencing of those power structures for the benefit of the community. It’s not a political left or right, it’s just ‘what works best for our community?’

– Social services provider
Meeting fatigue and missing voices can hamper the effectiveness and impact of intersectoral work. There is a sense that a lot of meetings happen, but the corresponding impact of such effort and investment is not always evident. It was also noted that while the upper-level managers have the opportunity to interact at intersectoral tables, this is not always the case for the staff. As a result, the culture of working intersectorally may exist at the top, but perhaps not extend into the organization’s day-to-day operations. Participants also noted that certain voices and capacities may be lacking around intersectoral tables (e.g., people with grounded expertise, landlords, political leaders).

The value of including grounded expertise in intersectoral work is underrealized. Participants commented on how having people with grounded expertise in agenda-setting roles around the table helped to shift the focus of intersectoral conversations. Unlike at a typical intersectoral meeting chaired by a person in a decision-making role, the Learning Exchanges were convened and led by a team comprised primarily of community members who are experiencing housing inadequacy, poverty and marginalization, and who possess knowledge that derives directly from those experiences. For some, this was an unusual and even unsettling experience. This disruption of normalcy created an uncommon space for participants to pursue ideas and conversations that extended into realms not typically discussed.

Relationships matter. People from all sectors see value in building stronger relationships of trust and understanding between people from diverse agencies, sectors, and life experiences. Many participants noted a significant benefit from being able to delve into conversation and relationship-building outside of the usual settings of periodic meetings and on a more human, person-to-person level. While not all participants were fully at ease with the relational and out-of-your-comfort-zone tactics used in the research activities, virtually all saw real value in getting to know others as people and neighbours, as opposed to positions or roles. As one participant astutely noted, authentic relationships are not just about knowing each other; they improve responsiveness and accountability within and across agencies. If you have a relationship of trust and mutual understanding with someone, you will be more inclined to respond when they reach out to you for help or collaboration. By contrast, if you are dealing with each other on a bureaucratic rather than human level, it is much easier to deflect or decline such efforts.

We’ve been able to develop more of a rapport [with people with lived experience through RentSafe] and ask questions and run things by [them]. And [they] give us very thoughtful answers.

– Housing services provider

The intangible benefits of human relationship-building via intersectoral work can open up possibilities for action. While information exchange, efficiencies, and improved referrals are often the stated objectives of intersectoral collaboration, the intangible benefits of equity-focused intersectoral practice may be equally important. The research suggests that the impact of intersectoral work can be amplified if attention is paid to forging authentic human relationships. This can be achieved by creating non-hierarchical intersectoral spaces

People [with grounded expertise] are having a say... and [people in agencies and decision-making roles] are listening. And it’s making things run a lot better because you can’t tell us what we need. But we can tell you what we need and what we can do.

– Tenant living on low income

It is important to build relationships so that you are more comfortable making those warm referrals. But it is more than that. It is about the accountability. It’s more difficult to turn a blind eye to someone that you know.

– Social services provider
that foster relationship-building across sectoral and social divides, and that encourage critical reflection and out-of-the box thinking. As one participant put it when reflecting on her experience of the Intersectoral Retreat:

When you take people out of their comfort zones and put them all in the same room, it changes the dynamic and the flow of conversation and it can ignite ideas and spark progress. It creates an atmosphere where change can start.

What is needed

The experiences and insights shared by and among participants throughout the research project shed light on what is needed to effectively work toward the goal of healthy homes for all in Owen Sound. People spoke about the need to marshal resources and political will to sustain and coordinate intersectoral tables and efforts. They spoke of the need for a strategic plan that defines the big-picture goal and objectives, and spells out what needs to be done by whom, why and when. Keeping people connected in meaningful ways to each other and to the overall goal was echoed by many participants as a powerful – and oftentimes overlooked – ingredient.

What follows is a synthesis of the actions people saw as necessary to effectively address housing as a foundation of health equity and well-being in the community. The focus here is on Owen Sound; however, we recognize that housing needs and solutions in the City intersect, and must be addressed in tandem with issues and efforts in Grey County, across the Grey-Bruce region, and at the provincial and federal levels.

Develop a unifying vision and strategy

There is a thirst for a unifying vision and plan of action to address the housing crisis in Owen Sound. A number of participants spoke emphatically about the need to develop a coordinated vision and strategy that would optimize the use of limited resources and guide the coordination of efforts between and among various agencies and sectors. With a well-crafted strategy that shows how the interlocking pieces fit together, individual efforts (e.g., undertaken by specific entities or ad hoc task forces) could be recognized as contributing to the larger picture. Given the number of issues and domains that intersect with housing (mental health and addictions, child and youth services, justice, transportation, etc.), the development of a shared vision and coordinated strategy was viewed as a critical and unifying task.

My vision is that we have a collective vision. We’re all at the table. We all know what needs to happen to fix the problems. So that when that money does come, we are prepared. And we are not all doing it for our own organization purposes, we’re doing it as a community. That’s my hope.

– Social services provider

Attracting and engaging political support is crucial to mobilizing effective intersectoral action. There was a strong sense that elected officials in both lower and upper tiers of government need to hear more about housing concerns in the community and what is needed to address them, so that they can be part of defining and supporting solutions. Political leaders, it was felt, need to hear in a personalized way about the toll that housing inadequacy is taking on their neighbours in the community, affecting both individual health and community well-being. Directly or indirectly, the harmful impacts of housing inadequacy are affecting everyone. As such, ensuring healthy housing needs to become a community-wide objective. Political leadership is needed to help build that collective vision and commitment.

The impact [of there not being enough decent and affordable housing] is not just limited to tenants living in low income households. When housing isn’t cared for, it has a really negative impact on the whole community.

– Public health professional
It’s got to be an entire community solution. Many, many partners and players have to come together in order to solve it. Many levels of government and ... privatized people... It’s got to be a community effort.”

– Housing services provider

I hear people talking about ‘those people’ and ‘them’ and ‘they.’ We need to start thinking about ‘they is us.’

– Health and social services provider

**Invest in intersectoral approaches and advocacy**

All sectors – housing providers, health and social services, municipal planning and enforcement, Indigenous leadership and organizations, police and emergency services, non-profit organizations, elected officials, and people with grounded expertise – must be at the table to identify and address housing and related needs in the community. Because of the range of intersecting factors that contribute to housing inadequacy, all of these sectors need to be involved in diagnosing gaps and defining and implementing solutions. Among other things, the experience gained through the research points to the importance of grounded expertise in such work. Having people around the table who have lived the problems being discussed can help shift the focus towards upstream drivers (e.g., growing economic disparities and escalating housing costs) and root causes (e.g., colonial legacies, stigma), while ensuring that the human face of the issue remains front of mind for everyone involved.

We all run on this hamster wheel sometimes on our own. Until we pick up the phone and say okay, here’s the real deal, here’s the red tape, how can we work together?

– Social services provider

Housing isn’t just one silo. There’s so many aspects to someone being housing appropriately and safely. It’s those determinants of health, it’s that poverty lens, it’s all kinds of things coming together. It is not just bricks and mortar.

– Housing services provider

**Intersectoral capacity needs to be strengthened and sustained.** Intersectoral tables, including Giwe and the Housing Action Group of the Bruce Grey Poverty Task Force, need to be recognized and supported for their critical roles in building and sustaining intersectoral connectivity and collaboration. Those with the means need to contribute funding and resources to sustain such tables. The commitments of funding to Giwe made on-the-spot at the RentSafe Intersectoral Retreat and in the months thereafter are a positive example of this. Similarly, coordinated fundraising – as opposed to ‘everyone diving to the floor when some pennies are dropped’ – is a way to affirm joint plans and objectives and support collaboration on an ongoing basis.
Advocacy is a critical part of equity-focused intersectoral practice. Housing concerns are not a product of just local decisions and circumstances; they are strongly influenced by provincial and federal policies and resource allocation decisions. As such, there is a need to collectively and individually advocate for policies and funding streams that support the attainment of healthy and affordable housing for all. One of the valuable outcomes of reflexive thinking is to come to understand one’s own relative power and ability to have a voice.

The policies all say or recognize how health and housing are intrinsically linked, but the dollars don’t conform to that. So, all of us should advocate back up to the Province and to our provincial representatives...

Part of our role as a service system manager is to go back and say okay you (Province) really need to have another look at that policy because what really needs to happen at the front end is that there needs to be enough money to support and stabilize someone before they get into this mess, right?

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Every single one of you, the department that you work in, the people that you work with, you can advocate, you have that power. Don’t forget about that.

– Tenant living on low income

Effort is needed to break down stereotypes, reduce stigma and improve cultural safety. Silos exist in the community, not just of an institutional nature, but between and among people based on preconceptions, stereotypes, and the roles that people have, such as ‘service provider’ or ‘landlord’, versus ‘client’ or ‘tenant’. More work is needed to help people understand that poverty and mental health challenges – two drivers of housing inadequacy – can happen to anyone. They are not a choice that people make; they typically reflect generational disadvantage, violence, and/or colonialism, or simply an unforeseen turn of events. Cultural safety training, such as that offered by Giwe, is one important measure that agencies and organizations can take. As well, creating opportunities for staff to engage in reflexive and relational practice with people who have other perspectives and experience, such as that which took place at the Retreat, could help build the culture of understanding, respect, and responsiveness that is foundational to equity-focused intersectoral practice. Opening up communications channels with people with grounded expertise can help agencies and organizations look in the mirror and reflect on opportunities to become more inclusive and human-centred in their operations and approach.

‘There are certainly attitudes...that people are poor because they’ve messed up their lives, they made bad choices, and they deserve what they get, which is substandard housing and no rights. Those attitudes are really common.

We’re really looking to make it a comfortable spot physically, and a culturally respectful space. Staff having that culturally respectful training, making themselves aware of some of the concerns that a person might have in coming in and having to tell their story.

– Social services provider

– Social services provider

– Tenant living on low income

– Social services provider

– Social services provider
Working towards the win-win of successful tenancies will require investment in education of landlords and tenants, and a commitment to recognizing and supporting their respective needs. Breakdowns in communication, mistrust and feelings of being taken advantage of by tenants and landlords alike are reflected in the stories people tell. Mutual benefit for tenants and landlords can be realized when both are equipped to maintain successful tenancies. This includes ensuring both parties know their rights and responsibilities. It also requires understanding the circumstances and constraints that are faced by the other. Landlords need viable support options when someone is in crisis or unable to cope with their responsibilities as a tenant. One property manager expressed his distress when he found that calling the police was the only way he was able to get help for an elderly tenant whose mental capacities were dwindling.

We tried and tried to get this woman help and ultimately [had to bring in the police]. And it stinks, because she’s never broken a law in her life, and I had to call the police on her to get her help.

– Property manager

From a tenant perspective, having a landlord who is accessible and who understands the multiple and often difficult dimensions of their lives can set the stage for successful tenant-landlord relations. The complex needs of some tenants also speak to the importance of intersectoral supports: if tenants are better supported to fulfill their responsibilities, their tenancies are more likely to be successful and conflict-free. This, in turn, can help keep housing providers doing what they do, instead of exiting the market.

What’s really hard is for tenants who are not being supported by anybody, who are grappling with all kinds of challenges, to be able to have those conversations with the landlord. It’s often pretty much impossible because they’re so worried about being evicted.

– Social services provider

There’s a lot of uninformed people, whether it be from the tenant side or the landlord side. There needs to be a lot of education happening.

– Tenant living on low income

Landlords don’t understand that they have a responsibility towards people. I’ve watched other landlords evicting tenants, and they don’t understand that when you take on a tenant you do have responsibility to accommodate under the Human Rights Code. You have a duty to accommodate people who are living with mental health or who are struggling in some way. And if you go in to your smoke detector test and you can see that someone is spiralling, I think a lot of times landlords issue their N5 saying... this is notice of eviction for a mess or for hoarding or for whatever. And they don’t try to offer the right supports in order to work with that client. I think that there needs to be more education on that, that how a person’s home is is very representative of what’s going on in their life.

– Property manager

There really has to be some accountability on the user. It’s not always fair to blame the landlord for everything. When they [tenants] do some damage that is totally out of the normal for what would happen in the use of a unit, they’ve got to be somewhat accountable.

– Landlord

No one wins when there is an eviction.

– Property manager
What is needed

I am not scared anymore because I am a lot more informed, so I know the basics of my rights and my responsibilities.

- Tenant living on low income

There are gaps to be filled to ensure that no one gets left behind or falls through the cracks. Participants spoke about the need to fill in significant gaps in housing options for certain segments of the population in particular, such as youth, single men, and people transitioning out of addictions treatment or corrections.

There seems to be a hole in the service level. If you’re under 16 and you need assistance, there seems to be lots of assistance there. You turn 16 and you’re living on your own, you’re living in... housing and you’re having those issues, there’s really not a great fallback.

- Community services provider

Keep people connected and sustain momentum

Building meaningful relationships among people from diverse sectors and perspectives can have a positive and surprisingly powerful impact. Stronger human relationships help to unite people, as neighbours in a community, around a shared goal. They are also important for accountability, both to each other and to the needs of the community. Creating safe, supportive spaces for informal discussion and interaction between and among tenants, landlords, service providers, and decision-makers can help to break down stereotypes and counteract an us-versus-them mentality.

Sometimes in the work that we do, you can get stuck in the mud. You are just in that day-to-day grind, helping individual people. And sometimes you lose track of that bigger picture. You need to have... spaces where you can have hope, that you can [look to] that bigger picture of how can we improve our overall community. It can be really hard to find the time for that kind of work. I see that as part of the value in this work, to make those connections and to keep that hope going.

- Social services provider

Suggestion on what is needed

- Retreat participant
Increase access to healthy and affordable housing through multiple means and creative solutions

Addressing the housing crisis will require out-of-the-box thinking and uncommon levels of intersectoral commitment. Action is needed across the housing continuum, including: expanding the supply of housing through new builds as well as revitalization of existing stock; filling in gaps related to emergency and transitional housing needs; and improving the affordability, accessibility, habitability, and appropriateness of housing in the community, especially for vulnerable and marginalized people. There is a desire and willingness to open up conversations about how things can be improved, especially in the face of limited resources and escalating needs. The work that is being done to create trust and build relationships among people from diverse sectors is an important piece of the community’s ability to undertake that kind of outcomes-oriented thinking and collaborative effort.

Ideas put forth by participants reflect an appetite for new approaches and practical solutions to address existing gaps:

**What if – say, you’re a landlord and you’ve got substandard housing downtown – the City would give you a break on your taxes so that you can fix up your buildings? If taxpayers want to pay for developers to develop, why can’t they pay for landlords to fix up their apartments?**

– Social services provider

**For a safe and healthy environment, it’s the building standards – that’s where I would focus first. You can have all the other services working hand-in-hand, but if the places are falling apart, that’s the base of it.**

– Landlord
Measure progress, celebrate success

Tracking progress and celebrating success is needed to sustain intersectoral cohesion and momentum. People see housing as an issue of high importance, and they want to contribute to actions that will yield results. While participants were not asking for there to be only one intersectoral table, there was the sense that one or more entities need to step forward to provide convening and coordinating functions on an ongoing basis. Having a plan with measurable targets and milestones is important for focusing coordinated efforts that contribute toward longer-term goals. Periodic updates to relevant decision-makers and the community would help sustain momentum and commitment.

We need to come up with some common goals and a vision, and some timelines and work plans. That is the way to move forward. Let’s follow through.

— Social services provider

Owen Sound, like many communities across Canada, is grappling with a housing crisis. The challenges are readily apparent: too many people are struggling to find adequate, affordable and healthy housing which, in turn, exacerbates health inequities, saps community vitality and fails to realize basic human rights. With local resources and housing supports stretched beyond capacity, some have had to resort to living in tented encampments and others endure unhealthy and unsafe conditions rather than risk eviction. While the needs are high, Owen Sound is not without assets with which to tackle this escalating crisis. One asset, in particular, stands out in the stories shared by research participants, and that is the willingness and enthusiasm to work together in resourceful and creative ways. That sense of community, rooted in the day-to-day life of a small city nestled within a rural landscape, is the wellspring for the growing effort and commitment to ensure that all community members have a safe, healthy and sustainable place to call home, without a single neighbour left behind.

I call it ‘one bale at a time.’ When I was a kid, we used to make hay. There’d be a huge field and thousands of bales of hay, and my cousin would look and say ‘oh my god, look at all the work.’ And I’d say ‘one bale at a time.’ Same thing here. It’s one thing at a time, get the low hanging fruit to start with, and just keep the ball in play.

— Research participant
A draft vision for healthy housing as the foundation of well-being in Owen Sound

Drawing upon what we heard and learned from research participants, we offer the following as a draft vision of a stronger and more effective intersectoral response to housing needs in the community.

The vision we have sketched out below builds on and reflects existing strategies and action, including key principles and strategic elements of the Grey County Housing and Homelessness Plan, the work of the Above Standard Housing project and Giwe, and the RentSafe Summary and Recommendations report. It is offered as a starting point for those in the community – including community members, housing providers, governmental and Indigenous leaders, managers and frontline staff of relevant agencies and organizations, and others – to develop and unite around a collective vision and plan of action.

Vision Statement:

We envision Owen Sound as a community that is ‘getting it right’ on housing. We are taking decisive and coordinated action to ensure healthy homes for all as a powerful means to improve health, social cohesion, and vibrancy in the community.

We envision Owen Sound to be a community where...

1. Every resident, regardless of income level or circumstance, has a safe, healthy home that is affordable, accessible and appropriate to their needs.

2. Housing is recognized as a basic human need and a human right. Adequate housing is broadly understood to be more than shelter, as in the definition of United Nations Special Rapporteur on Adequate Housing. It is viewed as a positive asset that supports human well-being and dignity.

3. Improving the quality and availability of housing is embraced by the community as a practical and strategic way to improve physical and mental health, social cohesion and general well-being in the community, and as an essential step toward Indigenous-settler reconciliation.

4. Intersectoral tables that address housing and those that address relevant intersecting issues (e.g., mental health, cultural safety) are sustained and supported with resources and robust engagement at both decision-making and staff levels. All intersectoral tables include meaningful and sustained participation of people with grounded expertise.

5. There is ‘no wrong door’ for people experiencing housing inadequacy, regardless of age, gender, cultural identity or circumstance. All relevant agencies and organizations have mutual knowledge of ‘who does what’ and shared understanding of their respective capacities and limitations. Staff are trained on how to best guide people to find the supports they need in a supportive and culturally safe way. Warm referrals are the norm.

6. There is a ‘can-do’ rather than a ‘tick box’ culture within and between the various agencies and organizations that provide housing and social support services. Staff are supported and rewarded for being holistic and human in their approach to problem-solving with clients, and are discouraged from rigidly applying rules and screening criteria to exclude people from getting services.

7. A municipal plan, developed through an inclusive and transparent process, is in place to increase the quantity of healthy and affordable housing stock. The plan includes incentives and investment to bring underutilized, vacant and abandoned stock back on-line as affordable housing, as well as the removal of barriers to creative housing options by modifying zoning and other by-laws, where appropriate.

8. Municipal property standards reflect up-to-date scientific knowledge about health and safety risks including mould and dampness, pests, inadequate heat, lack of ventilation, poor air quality, water quality concerns, radon, noise and other indoor environmental health issues.

9. Measures are in place to increase access to financing for retrofits and repairs, especially for non-profit and affordable (low income) housing providers. Such measures promote energy efficiency and renewable energy sources as a means to address climate change and energy poverty.

10. Public health inspectors, municipal property standards officers and fire safety officials collaborate to ensure properties meet or exceed health and safety standards. These agencies work together and with community partners to inform and engage the community on the responsibilities of both landlords and tenants in maintaining safe and healthy homes and sustaining tenancies.

11. Transportation strategies are aligned with housing needs and availability. Increased public transportation enables people who don’t own cars to consider housing options outside of the downtown core.

12. Government and non-governmental entities invest in and promote measures to build community around where people live (e.g., community gardens, playgrounds, recreational facilities) to improve well-being, strengthen social cohesion, and support successful tenancies.
Annex 1 – Stories

Breaking point
We have one person living in squalor with the roof falling in, flooding coming in consistently, no window, they stayed in that condition for months. Our local police service was there for a few calls. They let us know about it but we didn’t have any way to gain access without that permission. The breaking point for that person was their son’s children were not allowed to visit her for Christmas because of the condition of the unit. That was her breaking point. It should’ve been months before that. So, by the time we get in and see it, they’ve been living in these conditions for a while... ... A lot of them [tenants] are afraid to complain...

Renoviction
[The landlord says] ‘If it’s that bad that I have to put a new kitchen in, I have to renovate it. So get out.’ And then where do they [the tenants] go?

Judgement
It was many years ago. I had to get on Ontario Works and that was the first time in my whole life, and I sat there on the bench outside and I cried. Because I always swore that would never be me. But those circumstances were out of my control. And it was either that or the streets. So I had to humble myself. And the judgement that I was put through. I was already humiliated enough, and sick enough...

People are poking in there
...one guy jumps to mind who was struggling with addiction himself, and was recently out of jail, and described his house as a shit hole. He was living in an apartment that he just managed to put first and last down on. And he goes to the communal washroom and there are needles on the ground and he’s like ‘people are poking in the ... people are poking there, and I don’t want to be there.’ And I think of him really strongly, because he was trying to find stability...

Jam sandwich
I tell them to be individuals, but I know what it’s like to be that kid at school when everybody’s having pizza day and your kid’s sitting there with, you know, like leftovers or a jam sandwich because you couldn’t afford anything else.

Need that form
Because I have to go from this job to this job to this job, I don't even have time for anything. And [I] have Ontario Works drilling at me ‘we need you to submit your stuff.’ And like, I don’t have time. And they don’t care because they need that form. They have to have it. And I’m not saying anything against my worker, but that’s her thing: she has to have that form.

Difficult choices
...run-down rural farm house. And they like living out in the rural countryside. They don’t want to move into an apartment. That’s the last thing they want, they like living outside [the city] and not having immediate neighbours. So they don’t want to risk that. I opened the basement door and there was raw sewage all over the basement. And they continued to live there for a year, because they did not want to move, right? That is the choice they [felt they] had to make: either that or they had nowhere else to go.

On the same page
It is really great though, when everybody gets on like the same page. Because I have had one good landlord and he was phenomenal. He was really great, and it just made me appreciate it that much more, knowing that he cared [about] his tenants. If you had the smallest problem he was there as soon as possible. He wanted to keep the place in tip-top because he was like ‘if I don’t keep it up, why would you want to?’

Barriers to creative solutions
I had friends who had a little mobile home and they put it behind their barn and were renting it out. And they got in trouble... and now they have to move it out. It’s a perfectly nice little mobile home, and they’re happy to [provide a place for someone to live]... Yet it’s not legal: you can’t put a mobile home on your land – even though you have 20 acres – and rent it out. So, some of the zoning laws and the by-laws and all that really prevent creative solutions in housing.
It’s just a big cycle

Basically, the police come and it’s the young lady that was in my rental unit. The one officer said ‘Oh yeah, I’ve been on over 100 calls with this young lady. She’s got issues.’ And my friend and I were standing there – my friend is a registered nurse who’s like ‘well, what are you doing? Are you going to come back for call number 101 in a couple days, or what kind of support is there?’ And they [reply] ‘well yeah, we can say that we thought she was unstable and take her to the hospital and they’ll do an evaluation and if the doctors think she’s fine… then they let her go. And if not, they send her to London. She goes down there for 3 or 4 days, they do an examination and if they feel that there’s nothing wrong, she’s back in town. And it just a big cycle.’

Life skills

When you come from generational poverty, you don’t learn those life skills. Nobody talks about money, you move around a lot, you don’t know about mortgages… And just simple everyday things, you have no idea. And it makes it a lot harder. You don’t know what’s available to you and you don’t know how to access it because you have no idea to even ask. And so when you say that these guys [youth] need skills and they need help and support. They really do. It’s really hard to ask for help because then you look dumb. And you don’t want to look dumb because you’re tough…

A roof, a job and a friend

In my introductory visit with [my new doctor], right out the blue he said ‘I’m gonna tell you that you’re health has very little to do with me. What we have found, us doctors are now reckoning that the top three things for health are a roof, a job, and a friend.’

Misalignment of perception

We got eight subsidies, so we needed to find eight units. And the housing outreach worker… came to me and said ‘um, you need to come out and look at these units that he is showing the guys, because they’re freaking out a little bit.’ So we went out into these units, and then I was freaking out a little bit, thinking ‘this is really awful.’ And he is trying to make the best of it. Because, well, it’s not the street. So, ‘yeah, we could probably get that fixed, you know, that hole and yeah, this is a little wonky, but we’ll get that fixed up and it’s gonna look good. You have to vision it,’ he said. Then I was thinking to myself ‘okay, I can’t vision it. Like, I don’t have that much imagination.’ Because it’s not gonna be fantastic. It’s gonna be better than the street. But only this much better, really, in lots of ways. So yeah, there’s… ‘a misalignment of perception.’ You know, this idea that somehow this is good enough.

Vacant

…they left two units vacant for eight years. They paid the Hydro on it for eight whole years. Because there was a roof leak and they just didn’t want the stress of having to deal with it and put the tenants back in their home. So this has happened multiple times. We know of vacant units that they just won’t rent out, cause they’re too scared. So I think that’s kind of compounding the problem.

The right thing to do?

Yeah, it’s tough too, because it’s not just them, right? Like this is the compounding problem in multifamily, like… You know, you want to help them, but like, they are disturbing every other tenant, and then you get all the other tenants wanting to move out. And you try to explain to them, like, ‘I understand that you found a needle, I understand that this person is doing drugs, but like in Ontario, I can’t just take them out for that. That has some process and I’m trying to deal with it as best as I can.’ So it’s just a very complicated problem. Even explaining to the good tenants that, you know… Ripping the bad tenant out of their house immediately might not be fair or ethical, is also frustrating. ‘What do you mean? The right thing to do is for them to just sleep on the streets tonight?’ No, it isn’t. Even if it costs me money, it still isn’t.

Electricity bills

When we were having the major Hydro issues two or three years ago, people would block off with blankets and not heat parts of their house to save electricity. And then mould would grow because it was warm enough from heat leakage to create condensation and dampness but not warm enough to prevent mould. And so their health deteriorated because of the mould situation in a desperate attempt to lower their electricity bills. We saw a lot of that.

Bed bugs

We had a client who was sleeping on his kitchen table because the bedbugs were so bad. He couldn’t afford to move anywhere else, and the landlord wasn’t doing anything about it. So if someone’s sleeping on their kitchen able because they don’t want to get bit while they’re sleeping, how can they function each day, how can they go out and feel good about themselves?
Adequate housing: Refers to the broad definition set by the UN High Commission for Human Rights, which includes: security of tenure; availability of services, facilities and infrastructure; affordability; habitability; accessibility; location; and cultural adequacy (see Box 1).

Core housing need: A household is said to be in ‘core housing need’ if its housing does not meet all of the criteria of (1) adequacy, (2) affordability (i.e., costing less than 30 percent of total household income) and (3) suitability.

Equity-focused: The goal of equity-focused work is for all people, regardless of income level, cultural or ethnic background, gender or other characteristic or circumstance, have similar access to the conditions that support health and well-being, including basic human needs and rights such as housing, food security, education, and employment.

Financialization of housing: A global trend in which ‘capital is invested in housing as a commodity, as security for financial instruments, and as a means of accumulating wealth.”

Grounded expertise: The knowledge and insights gained and developed by those who have directly experienced and lived with(in) a particular issue, concern or injustice.

Habitability: The suitability of a dwelling as a place to live. In this report, we use habitability to refer to the environmental health conditions needed to support human health and well-being. (e.g., good air quality, absence of mould and pests, etc.)

Health equity: The fair or just distribution of the resources and conditions (e.g., adequate housing, healthy food, clean water, access to education and health care) needed to develop and maintain good health.

Intersectoral ‘system’: A term of convenience used in this report to refer to the whole range of sectors that are or could have some link to housing: agencies and institutions, community organizations, housing providers, housing advocates, tenants, as well as the relevant laws, regulations, norms and practices that exist within those sectors. In this report, we place ‘system’ in quotes because, as one participant noted ‘There is no system. There is a whole pile of services. There is no system.’

Relational: Related to human relationships and relationship-building.

Reflexive: Thinking critically about one’s own attitudes, beliefs, practices and position.

1 For a summary of health risks associated with inadequate housing, see: Schoen, D. “RentSafe Background Paper on Housing-Related Health Risks” https://rentsafe.ca/rentsafe-background-paper-on-housing-related-health-risks/.


5 Ibid.


7 Statistics Canada. Table 11-10-0066-01 Market Basket Measure (MBM) thresholds for the reference family by Market Basket Measure region, component and base year. DOI: https://doi.org/10.25318/1110006601-eng (Accessed October, 2019).


Endnotes


15 Grey County, “Grey County Trends and Analysis Summary.” P. B. Available online at: https://www.grey.ca/affordable-housing


25 For more on core housing need and how it is defined and calculated, see Canadian Mortgage and Housing Corporation. “Identifying Core Housing Need.” Online at: https://www.cmhc-schl.gc.ca/en/data-and-research/core-housing-need/identifying-core-housing-need

