

HOUSING RESEARCH REPORT

Evictions and Eviction Prevention in Canada

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Evictions and Eviction Prevention in Canada

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UNIVERSITY OF WINNIPEG



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The Institute of Urban Studies acts as an innovative, independent research and educational unit of the University of Winnipeg, with an action-research orientation. Since 1969, the IUS has been both an academic and an applied research centre, committed to examining urban development issues in a broad, non-partisan manner. Originally dedicated to addressing the problems and concerns of the inner city, the Institute's research mandate has evolved to encompass the social, demographic, physical, economic, and environmental well-being of Canadian cities and communities.

Executive Summary

Across Canada the drivers, types, frequency and scale of evictions appear to have shifted in recent years.

Evictions and their impact are an increasing concern, across Canada and worldwide. This study, conducted in 2019 and early 2020, examines evictions in Canada through a literature review, interviews with housing service providers and people who have lived experience of eviction, and through the compilation of an inventory of eviction prevention measures across Canada.¹ Findings from these multiple lines of inquiry suggest that across Canada, the drivers, types, frequency and scale of evictions have changed over the past 15 years, with a marked rise in development-related evictions in the context of tight housing markets and a lack of affordable housing.

CONTEXT AND RECENT TRENDS IN EVICTIONS – “They can raise the rent triple if you’re gone”

A review of the literature on evictions and prevention measures in Canada suggests an increasing frequency of evictions, driven in part by the financialization of housing. Financialization is the process in which homes are converted into a commodity for investment and speculation, rather than used as a social good. This process is occurring at a range of scales—from small-scale landlords buying a single housing unit to rent or convert to a short-term rental, to multi-national investment firms buying up tens of thousands of homes—but the underlying motivation remains one of maximizing profit. The financialization of housing contributes to and exacerbates existing challenges in housing markets, often characterized as experiencing an affordability crisis. It contributes to the crisis by creating price inflation, forcing many tenants to spend more on housing. As housing costs rise, the situation is made worse by declining supply of affordable housing and changes in the labour market. Increasing proportions of people are precariously employed and wages have remained essentially stagnant for decades. There is evidence that increased financialization of housing impacts the scale of evictions that occur, with large investment companies evicting entire buildings or communities, particularly in high-demand markets. These types of mass evictions affect not only larger numbers of households, but they can be devastating

¹ A separate report, *Eviction Prevention Measures in Canada—Scan and Inventory*, was also released in May 2020 and includes findings from the scan and inventory of eviction prevention measures.

to communities, can impact affordable housing supply, and can be very challenging for responding service providers.

Literature on evictions and prevention measures suggests an increasing frequency of evictions, driven in part by the financialization of housing. Renovictions, own-use evictions, evictions related to property conversions, and demovictions are commonly reported across the country and are often landlord responses to market conditions and rent-control environments.

Our findings point to a shift in evictions in recent years. Service providers we spoke with, for example, indicated that they are seeing more landlord-driven evictions. These types—including renovictions, own-use evictions, evictions related to property conversions, and demovictions—are commonly reported across the country and are often landlord responses to market conditions and rent-control environments. Interviewees also revealed that many of these development-led evictions occur following the sale of a property to a new owner. Some interviewees (especially with people with lived experience of eviction) noted instances of eviction by dereliction, in which landlords, developers, or property managers fail to maintain a unit or building, presumably to push tenants to vacate their units voluntarily. Many noted that changes in the tenant–landlord relationship or in the landlords’ attention to the unit/building that led to evictions or forced moves also coincided with a change in ownership. Findings suggest that landlord actions are often drivers behind evictions, motivated by market opportunities and part of a strategy to increase revenue streams. Though these types of evictions occur because of conditions in the housing market, at the same time they can have significant impacts on the market—and implications for the overall rental stock, especially of affordable units.

Though development-led evictions occur because of conditions in the housing market, at the same time they can have significant impacts on the market, and there are indications that they may be affecting a wider scope of people.

Previously, evictions have been conceptualized as relating to a single household, and as concentrated among lower-income or more vulnerable populations—including youth, Indigenous people, seniors,

recent immigrants, and single-parent families. Our interviewees indicated this is still often the case, and many people facing eviction are vulnerable and higher-need. They often require affordable housing—typically the very housing often targeted for redevelopment. This in turn increases their vulnerability to eviction, exposing them to further marginalization and insecurity. The needs of various individuals or vulnerable groups differ, but common challenges are related to poverty and housing affordability. Seniors with fixed incomes are especially vulnerable to increased rents.

However, there are indications that shifts in the evictions environment may be affecting a wider scope of people. There is growing evidence that development-led evictions are shifting the profile of those impacted by eviction, putting broader cohorts of people at risk of eviction. More comprehensive data on evictions are required to confirm the full picture of these shifts and of those affected. These shifts also suggest a need for new responses to evictions and new initiatives aimed at preventing them, particularly related to specific populations, and responses at a system level to address these emerging drivers of evictions.

IMPACTS OF EVICTION AND THE IMPORTANCE OF PREVENTION

Evictions have profound impacts on tenants, including long-term impacts on tenants' physical and mental health, increased housing instability and vulnerability to homelessness, and negative impacts on children, youth, families, and wider communities. Tenants speaking about their experience of eviction used language of trauma and reported anxiety, fear, feelings of loss and depression, and other impacts. Evictions can lead to a cycle of increasing housing instability and can be an indicator of more complex needs. Most people who experience eviction do not become homeless. However, in the literature on homelessness, evictions are cited as one of the most common pathways to homelessness. Much of the literature links evictions with a cycle of instability—eviction often leads to increased instability, increased mobility, disrupted lives, substandard housing, and sometimes homelessness. Therefore, it is imperative to recognize that eviction is at once a *consequence* of housing and financial insecurity, and also a contributing *cause* of housing instability and the reproduction of poverty.

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Evictions are expensive—for the tenant, the landlord, and society as a whole. Evidence indicates that prevention typically costs far less than the financial costs incurred by tenants and landlords during an eviction. However, as the type and scale of evictions change, this may not always be the case. Corporate landlords engaging in mass evictions, for example, may be relatively immune to the costs of eviction or find that profit-maximizing benefits outweigh the costs, if the long-term goal is to renovate or rebuild and significantly increase rental rates. Again, there are signs that evictions are increasingly part of a strategy to increase revenue streams, rather than to recoup arrears.

TPOLOGY OF EVICTIONS

Based on the findings of our review, we have developed a *Typology of Evictions*. Previous typologies have focused on tenant actions and do not adequately capture the emerging types of evictions caused by landlord actions, the broader-system level forces driving evictions, or the changing scale of evictions. The new typology focuses on both tenant *and* landlord factors that lead to an eviction and the scale of an eviction, while acknowledging underlying system-level causes.

Eviction types related to *Tenant Factors* include those classified by *economic* and *behavioural* reasons related to the circumstances and actions of tenants. These include the most commonly cited cause of eviction—non-payment of rent or arrears. *Economic* factors also include changes in housing affordability, household income, and household expenses. There are also a range of *behavioural* reasons for evictions. These include mental health challenges and failure to maintain a unit, engaging in illegal activities or substance use, violent or unsafe behaviours, nuisance issues, and conflicts with landlords or other tenants. Though the proximate cause of many evictions may be economic in nature and associated with tenant actions, such as failure to pay rent, we emphasize that factors beyond a tenant’s control, such as housing market or labour market conditions, are often underlying contributing factors.

Types related to *Landlord Factors* include those classified as related to *structural* or *behavioural* causes. What we define as structural evictions are related to landlord actions associated with rents and property. These include instances of eviction related to changes to the property itself, such as renovations or demovictions. They also include evictions that occur when the landlord decides (or claims) to use the property for another purpose, such as own-use evictions or condo-conversions. Landlord factors also include instances related to prohibitive changes in rent, for example through vacancy management, which prioritizes tenant turnover to enable rent increases. Types related to the landlord’s conduct include neglect of property (“eviction by dereliction”) or engaging in intimidating or

threatening behaviour that may effectively result in an informal eviction. Sometimes, these behaviours can be viewed as ‘tools’ used to advance an eviction for the landlords’ benefit, and they are sometimes associated with renovictions and own-use evictions. Recent shifts in the proportion of evictions resulting from *Landlord Factors* speak to shifts in both the wider housing market and affordability, which may impact stakeholders across all types of evictions. While our review suggests these phenomena have become more common, there is an overall lack of data and comprehensive or accurate information demonstrating the frequency, scale, or broader impacts of these kinds of evictions.

We develop a Typology of Evictions, which categorizes evictions based on both tenant and landlord factors that lead to an eviction and on the scale of an eviction.

The **scale of eviction** may range from an individual or household, to multiple units in a building, to entire buildings and communities. Many of the existing supports for tenants facing or experiencing eviction may have originally been designed originally to address a single household at a time. Existing services and programs may not adequately address the *scale* or *magnitude* of mass evictions, which may require more macro-scale or regulatory approaches.

An overarching category, *System-Level Factors*, includes larger forces driving evictions. They contribute to evictions by providing motivation for landlords to evict or impacting the ability of tenants to pay rent. These include the financialization of housing, the availability of affordable housing (which is related to government policy), labour market conditions that impact tenant income or financial stability, and system-wide changes in eligibility criteria or rent assistance amounts.

The *Typology of Evictions* we develop in this report categorizes evictions by primary actor involved as well as primary contributing factor or reason behind the eviction. This allows an understanding of the immediate and underlying factors leading to an eviction, which provides insight into which prevention measures may be most effective, at what scale, and at what point in time.

EVICTION PREVENTION

Corresponding with the *Typology of Evictions*, and based in part on findings from a scan of eviction prevention measures across Canada, we present a *Typology of Eviction Prevention Measures*. The typology categorizes measures into eight basic types, which are then classified along a continuum

indicating the general scale of the intervention and the timing of the intervention. These types of eviction prevention measures include: information/advice, conflict resolution/mediation, legal supports, emergency financial assistance, third-party financial management, rent assistance, comprehensive supports, and regulatory measures or policy or market interventions.

Findings suggest that traditional responses to evictions that focused on the individual tenant, such as rent banks and supportive or housing services, may struggle to meet the increasing and shifting needs of the emerging evictions environment. Some rent banks are serving a broader group of people who are challenged by rising rental rates. Several interviewees recognized that comprehensive services are the most effective at supporting a successful tenancy. They emphasize the interconnectedness of housing and other issues, such as physical and mental health. Guaranteed rent and trusteeships were viewed by many as some of the best tools service providers have in challenging market conditions.

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Many respondents pointed to increasing need, insufficient resources, and an eviction-response system focused on individuals, oriented primarily at tenants, and limited to “putting out fires” rather than addressing larger systemic challenges that contribute to evictions. Every interviewee spoke of a need for increased housing supply, especially social, supported, and affordable housing, and many spoke of a “housing crisis.” Local service providers are responding, and some are shifting their work to a focus on landlord engagement and advocacy for tenants, as rental rates often inhibit (re)housing tenants. Many of the existing supports for tenants experiencing eviction were originally designed to address a single household eviction at a time, but professionals in the sector reveal a few emerging prevention measures directed at larger scales—including revisions of residential tenancy regulations and municipal-level actions such as changes to zoning and business licencing. This has especially been the case in BC, in response to a dramatic rise in renoevictions. Better data on evictions and their causes and outcomes

would inform the development or modification of prevention measures to align with the new and shifting realities of the evictions landscape.

There is a lack of quantifiable data on evictions, especially on their extent, the percentage of eviction notices that actually move to an eviction, and the percentage of evictions that lead to shelter use, hidden homelessness, or absolute homelessness. There is extremely limited information on informal evictions, where tenants leave a unit outside of the formal, legal or tribunal process. Nor is there research that directly registers the impacts of housing financialization or decline in the availability of affordable housing on evictions or, for that matter, the impacts of evictions on the wider housing market.

There is an overall lack of data and research on evictions in Canada, and more comprehensive data and research are needed not only to enhance our understanding of evictions, but also of how to effectively prevent them.

In Canada, comprehensive government-collected data specifically on evictions are limited, and many agencies and organizations working in the housing sector have limited capacity to collect data on evictions or conduct rigorous evaluation of their programming and its outcomes. Where organizational data are collected, they often reflect only the programs and services offered (which tend to emphasize evictions related to tenant factors). Emerging challenges related to larger system-level drivers will not necessarily be captured by such data at a program or organizational level. Data collected by residential tenancy boards or tribunals may record applications for various “no-fault” evictions, but these data are not consistently published across the country and of course do not capture informal evictions.

Understanding evictions is critical to developing efforts aimed at preventing them, but it is clear from this review that data and rigorous study on the type, frequency, and scale of evictions occurring across Canada remains relatively limited. Many service providers we spoke with stressed that what they could share was merely “anecdotal” and pointed to a need for a more comprehensive and localized understanding of the contributing factors, frequency, and outcomes of evictions. More comprehensive data and research are needed not only to enhance our understanding of evictions and how to effectively prevent them but also to inform relevant and wider policy development.

Many of our respondents view evictions as a huge social challenge for non-profits and community organizations, and they called for significant government involvement to address the issue. Service providers we interviewed advocated for a *coordinated* government response and prevention approach, commenting that without that, many of their services would remain largely mitigative.

It is widely recognized across both academic and policy circles that any efforts to address evictions at an individual level need to be complemented and supported by broader system-level measures.

With adequate political and financial support, and as part of wider efforts to end and prevent homelessness, eviction prevention initiatives could become more widespread and coordinated. However, it is widely recognized across both academic and policy circles that any efforts to address evictions at an individual level need to be complemented and supported by broader system-level changes. There must be efforts to address wider issues related to global shifts in housing markets and housing affordability and the ongoing housing, income, employment, or other contributing factors that continue to impact housing stability even after an eviction has been (temporarily) averted. In the context of stagnating incomes and rising rents, programs aimed at eviction prevention may remain mitigative and not sustaining in the longer term, if they are not complemented by measures that address underlying or root causes impacting housing insecurity. This means not only improving housing stabilization, but also adopting policies and engaging in efforts that decrease employment and economic precarity, while promote housing affordability for all.

Résumé

Partout au Canada, les facteurs et les types d'expulsion, ainsi que leur fréquence et leur ampleur, semblent avoir changé au cours des dernières années.

Les expulsions et leurs répercussions suscitent une inquiétude grandissante au Canada et dans le monde entier. Cette étude, menée en 2019 et au début de 2020, examine les expulsions au Canada au moyen d'une analyse documentaire, d'entrevues avec des fournisseurs de services de logement et des personnes victimes d'expulsion et de la compilation d'une liste des mesures de prévention des expulsions au Canada². Les conclusions tirées de ces multiples sources de renseignements indiquent que, partout au Canada, les facteurs et les types d'expulsion, ainsi que leur ampleur, ont changé au cours des 15 dernières années. Elles révèlent aussi une hausse marquée des expulsions liées à des projets d'aménagement dans un contexte de resserrement du marché de l'habitation et de pénurie de logements abordables.

CONTEXTE ET TENDANCES RÉCENTES DES EXPULSIONS – « Ils peuvent tripler le loyer si vous partez. »

Une analyse documentaire des expulsions et de la prévention des expulsions au Canada suggère une augmentation de la fréquence des expulsions, alimentée en partie par la financiarisation du logement. On entend par financiarisation du logement le processus par lequel le logement est converti en produit pour l'investissement et la spéculation, au lieu d'être utilisé comme un bien social. Ce processus se déroule à diverses échelles, des petits propriétaires qui achètent un seul logement pour le louer ou le convertir afin de l'offrir sur le marché locatif à court terme aux sociétés d'investissement multinationales qui achètent des dizaines de milliers de logements. Mais la motivation sous-jacente demeure la même : la maximisation du profit. La financiarisation du logement contribue aux difficultés existantes sur les marchés de l'habitation, souvent caractérisés par une crise de l'abordabilité, et les aggrave. Elle accentue la crise en créant une inflation des prix, ce qui force de nombreux locataires à dépenser davantage pour le logement. À mesure que les coûts du logement augmentent, la situation

² Un rapport distinct, intitulé *Eviction Prevention Measures in Canada – Scan and Inventory*, a également été publié en mai 2020. Il comprend les conclusions de l'analyse et de l'inventaire des mesures de prévention des expulsions.

empire en raison de la diminution de l'offre de logements abordables et des changements dans le marché du travail. Une proportion croissante de personnes occupent un emploi précaire et les salaires stagnent essentiellement depuis des décennies. Il y a des signes que la financiarisation accrue du logement a une incidence sur l'ampleur des expulsions. De grandes sociétés d'investissement expulsent les locataires d'immeubles en entier, particulièrement dans les marchés où la demande est forte. En plus de toucher un plus grand nombre de ménages, ce type d'expulsions massives peut être dévastateur pour les collectivités, influer sur l'offre de logements abordables et rendre l'intervention des fournisseurs de services très difficile.

La littérature sur les expulsions et leur prévention suggère une augmentation de la fréquence des expulsions, alimentée en partie par la financiarisation du logement. Les expulsions pour cause de rénovation, les expulsions pour usage personnel, les expulsions liées à la conversion de propriétés et les expulsions pour cause de démolition sont courantes partout au pays. Elles représentent souvent les réponses des propriétaires aux conditions du marché et aux environnements de contrôle des loyers.

Nous avons constaté un changement au chapitre des expulsions au cours des dernières années. Les fournisseurs de services à qui nous avons parlé, par exemple, ont indiqué qu'il y a plus d'expulsions par les propriétaires. Ce type d'expulsions, y compris les expulsions pour cause de rénovation, les expulsions pour usage personnel, les expulsions liées à la conversion de propriétés et les expulsions pour cause de démolition, sont courantes partout au pays. Elles représentent souvent les réponses des propriétaires aux conditions du marché et aux environnements de contrôle des loyers. Les entrevues ont également révélé que bon nombre de ces expulsions liées à des projets d'aménagement ont lieu après la vente d'une propriété à un nouveau propriétaire. Certaines entrevues (en particulier auprès de personnes victimes d'expulsion) ont fait ressortir des cas d'expulsion par suite de négligence. Dans cette situation, les propriétaires, les promoteurs ou les gestionnaires immobiliers n'entretiennent pas un logement ou un immeuble, probablement pour pousser les locataires à quitter volontairement leur logement. Bon nombre de répondants ont souligné que les modifications à la relation locataire-propriétaire ou à l'attention du propriétaire envers le logement ou l'immeuble, lesquelles ont mené à des expulsions ou à des déménagements forcés, ont coïncidé avec un changement de propriétaire. Selon les observations,

les mesures que prennent les propriétaires, souvent à l'origine des expulsions, sont motivées par les occasions du marché et font partie d'une stratégie visant à accroître les flux de revenus. Même si ce type d'expulsions se produit en raison de la conjoncture du marché de l'habitation, il peut en même temps avoir des répercussions importantes sur le marché et sur l'ensemble du parc locatif, en particulier les logements abordables.

Même si les expulsions liées à des projets d'aménagement se produisent en raison de la conjoncture du marché de l'habitation, elles peuvent en même temps avoir des répercussions importantes sur le marché. Des signes indiquent qu'elles pourraient toucher un plus grand nombre de personnes.

Auparavant, les expulsions étaient conceptualisées comme étant liées à un seul ménage et concentrées parmi les populations à faible revenu ou plus vulnérables, notamment les jeunes, les Autochtones, les aînés, les nouveaux immigrants et les familles monoparentales. Selon nos entrevues, c'est encore souvent le cas, et de nombreuses personnes qui risquent d'être expulsées sont vulnérables et ont des besoins plus grands. La plupart du temps, ces personnes ont besoin de logements abordables, et ce sont ces logements qui sont habituellement destinés au réaménagement. Cette situation augmente leur vulnérabilité à l'expulsion et les expose à une marginalisation et à une insécurité accrues. Les besoins des personnes ou des groupes vulnérables diffèrent, mais les problèmes courants sont liés à la pauvreté et à l'abordabilité du logement. Les aînés à revenu fixe sont particulièrement vulnérables à l'augmentation des loyers.

Cependant, certains signes indiquent que les changements dans le contexte des expulsions pourraient toucher un plus grand nombre de personnes. Il est de plus en plus manifeste que le profil des personnes touchées par les expulsions liées à des projets d'aménagement évolue, ce qui expose un plus grand nombre de cohortes à un risque d'expulsion. Il faut des données plus complètes sur les expulsions pour obtenir une vue d'ensemble de ces changements et des personnes touchées. Ces changements laissent entrevoir la nécessité de nouvelles réponses aux expulsions et de nouvelles initiatives visant à les prévenir, particulièrement en ce qui a trait à des populations précises. Ils indiquent aussi qu'il faut des mesures à l'échelle du système pour s'attaquer à ces nouveaux facteurs d'expulsion.

LES RÉPERCUSSIONS DES EXPULSIONS ET L'IMPORTANCE DE LA PRÉVENTION

Les expulsions ont de profondes conséquences sur les locataires, y compris des répercussions à long terme sur leur santé physique et mentale, et augmentent l'instabilité en matière de logement ainsi que la vulnérabilité à l'itinérance. De plus, elles ont des effets négatifs sur les enfants, les jeunes, les familles et les collectivités en général. Les locataires qui ont raconté leur expérience d'expulsion ont parlé de traumatisme et ont signalé de l'anxiété, de la peur, un sentiment de perte, de la dépression et d'autres effets. Les expulsions peuvent mener à un cycle d'instabilité croissante en matière de logement et être un indicateur de besoins plus complexes. La plupart des personnes expulsées ne tombent pas dans l'itinérance. Cependant, dans la littérature sur l'itinérance, on cite les expulsions comme l'un des chemins les plus courants menant à l'itinérance. Une grande partie de la littérature établit un lien entre les expulsions et un cycle d'instabilité : l'expulsion entraîne souvent une instabilité accrue, une hausse de la mobilité, des vies perturbées, des logements inférieurs aux normes et parfois l'itinérance. Par conséquent, il est impératif de reconnaître que l'expulsion est à la fois une *conséquence* de l'insécurité financière et en matière de logement et une *cause* qui contribue à l'instabilité du logement et à la prolifération de la pauvreté.

Les expulsions ont de profondes répercussions sur les locataires et il est impératif de reconnaître que l'expulsion est à la fois une conséquence de l'insécurité financière et en matière de logement et une cause qui contribue à l'instabilité du logement et à la reproduction de la pauvreté.

Les expulsions coûtent cher au locataire, au propriétaire et à la société dans son ensemble. Les faits indiquent que la prévention coûte généralement beaucoup moins cher que les coûts financiers engagés par les locataires et les propriétaires pendant une expulsion. Cependant, à mesure que le type et l'ampleur des expulsions changent, cela pourrait ne pas toujours être le cas. Par exemple, les propriétaires qui procèdent à des expulsions massives peuvent se trouver relativement à l'abri des coûts d'expulsion ou constater que les avantages de la maximisation des profits l'emportent sur les coûts, si l'objectif à long terme consiste à rénover ou à reconstruire pour augmenter considérablement les loyers. Encore une fois, il y a des signes que les expulsions font de plus en plus partie d'une stratégie visant à accroître les flux de revenus plutôt qu'à recouvrer les arriérés.

TYPOLOGIE DES EXPULSIONS

En nous fondant sur les conclusions de notre examen, nous avons élaboré une *typologie des expulsions*. Les typologies précédentes, axées sur les actions des locataires, ne tenaient pas adéquatement compte des nouveaux types d'expulsions fondées sur les actions des propriétaires, des grandes forces à l'échelle du système à l'origine des expulsions ni de l'ampleur changeante des expulsions. La nouvelle typologie met l'accent sur les facteurs liés aux locataires *et* aux propriétaires qui mènent à une expulsion et sur l'ampleur de l'expulsion, tout en reconnaissant les causes sous-jacentes à l'échelle du système.

Les types d'expulsions découlant de *facteurs liés aux locataires* comprennent les expulsions pour des raisons *économiques* et *comportementales* en lien avec la situation et les actions des locataires. Il s'agit notamment de la cause d'expulsion la plus souvent citée : le non-paiement du loyer ou les arriérés. Les *facteurs économiques* comprennent également les changements dans l'abordabilité du logement, le revenu des ménages et les dépenses des ménages. Il existe aussi un éventail de raisons *comportementales* expliquant les expulsions. Il peut s'agir de problèmes de santé mentale ou d'un manquement à l'obligation d'entretenir un logement, d'activités illégales ou de toxicomanie, de comportements violents ou dangereux, de nuisances ou de conflits avec les propriétaires ou d'autres locataires. Bien que la cause immédiate de nombreuses expulsions puisse être de nature économique et associée aux actions des locataires, comme le non-paiement du loyer, nous soulignons que des facteurs indépendants de la volonté des locataires, comme la conjoncture du marché de l'habitation ou du marché du travail, jouent souvent un rôle sous-jacent.

Les types d'expulsions découlant de *facteurs liés aux propriétaires* comprennent les expulsions pour des raisons *structurelles* ou *comportementales*. Les expulsions *structurelles* se rapportent aux mesures prises par les propriétaires relativement aux loyers et aux propriétés. Elles comprennent les expulsions liées à des changements apportés à la propriété, comme des rénovations ou la démolition. Elles englobent également les expulsions qui surviennent lorsque le propriétaire décide d'utiliser la propriété à une autre fin (ou affirme le faire), comme les expulsions pour usage personnel ou les conversions en copropriétés. En outre, les facteurs liés aux propriétaires comprennent les cas de hausses prohibitives des loyers, où le propriétaire accorde la priorité au roulement des locataires afin d'augmenter les loyers. Les types d'expulsions liés à la conduite du propriétaire comprennent la négligence à l'égard de la propriété (« expulsion par suite de négligence ») ou le fait de se livrer à un comportement intimidant ou menaçant pouvant entraîner une expulsion informelle. On peut considérer ces comportements comme des « outils » conduisant à une expulsion au profit des propriétaires, ou comme des expulsions pour cause de rénovation et pour usage personnel. Les récents changements dans la proportion des

expulsions attribuables aux *facteurs liés aux propriétaires* témoignent à la fois des modifications dans l'ensemble du marché de l'habitation et de l'abordabilité. Ces modifications peuvent avoir une incidence sur les parties prenantes dans tous les types d'expulsions. Bien que notre examen indique que ces phénomènes sont devenus plus courants, il y a un manque global de données et de renseignements complets ou exacts démontrant la fréquence, l'ampleur ou les conséquences plus vastes de ce type d'expulsion.

Nous établissons une typologie des expulsions qui les catégorise selon les facteurs liés au locataire et au propriétaire et l'ampleur de l'expulsion.

L'*ampleur de l'expulsion* peut varier d'une personne ou d'un ménage, à de multiples ménages dans un immeuble ou à la totalité des ménages d'un immeuble. Il est possible qu'une grande partie des mesures de soutien actuelles servant à aider les locataires risquant l'expulsion ou qui vivent une telle situation aient été conçues à l'origine pour répondre aux besoins d'un seul ménage à la fois. Il se peut que les services et programmes existants ne tiennent pas adéquatement compte de l'*échelle* ou de l'*ampleur* des expulsions de masse, ce qui peut nécessiter des approches à grande échelle ou réglementaires.

Une catégorie générale, celle *des facteurs liés au système*, comprend les forces plus vastes qui motivent les expulsions. Ces forces contribuent aux expulsions en motivant les propriétaires à expulser les locataires ou en empêchant les locataires de payer leur loyer. Elles englobent la financiarisation du logement, la disponibilité de logements abordables (qui est liée aux politiques gouvernementales), les conditions du marché du travail qui ont une incidence sur le revenu des locataires ou la stabilité financière ainsi que les changements touchant les critères d'admissibilité ou le montant de l'aide au loyer à l'échelle du système.

La *typologie des expulsions* que nous établissons dans le présent rapport catégorise les expulsions selon l'acteur principal concerné ainsi que le facteur ou le motif principal de l'expulsion. Cette typologie permet de comprendre les facteurs immédiats et sous-jacents qui mènent à une expulsion, ce qui donne une idée des mesures de prévention qui peuvent être les plus efficaces, à quelle échelle et à quel moment.

PRÉVENTION DES EXPULSIONS

Parallèlement à la *typologie des expulsions* et en nous appuyant en partie sur les conclusions d'une analyse des mesures de prévention des expulsions au Canada, nous présentons une *typologie des mesures de prévention des expulsions*. Cette typologie catégorise les mesures en huit types de base, qui sont ensuite classés selon un continuum indiquant l'échelle générale de l'intervention et le moment de l'intervention. Ces types de mesures de prévention des expulsions comprennent l'information et les conseils, la résolution de conflits et la médiation, le soutien juridique, l'aide financière d'urgence, la gestion financière par un tiers, l'aide au loyer, le soutien complet et les mesures réglementaires ou les interventions axées sur les politiques ou le marché.

Les résultats donnent à penser que les réponses traditionnelles aux expulsions axées sur les locataires, comme les banques d'aide au loyer et les services de soutien ou de logement, peuvent ne pas satisfaire les besoins croissants et changeants dans le contexte émergent des expulsions. Certaines banques d'aide au loyer soutiennent un groupe plus vaste de personnes qui éprouvent des difficultés en raison de la hausse des loyers. Plusieurs entrevues ont permis de constater que les services complets se révèlent les plus efficaces pour assurer le succès de l'expérience comme locataire, car ils mettent l'accent sur l'interdépendance du logement et d'autres enjeux, comme la santé physique et mentale. Beaucoup ont estimé que la garantie des loyers et les tutelles par un tiers représentaient les meilleurs outils dont disposent les fournisseurs de services dans des conditions de marché difficiles.

Nous élaborons une typologie des mesures de prévention des expulsions qui classe les mesures de prévention en huit catégories de base : information/conseils, résolution de conflits/médiation, soutien juridique, aide financière d'urgence, gestion financière par un tiers, aide au loyer, soutien complet et mesures réglementaires ou interventions axées sur les politiques ou le marché.

Outre les besoins croissants et les ressources insuffisantes, de nombreux répondants ont mentionné un système de réponses aux expulsions axé sur les personnes, principalement sur les locataires, qui se limite à « éteindre les feux » plutôt que de s'attaquer aux problèmes systémiques plus vastes qui contribuent aux expulsions. Toutes les entrevues ont fait ressortir le besoin d'accroître l'offre de logements, en particulier de logements sociaux, de logements avec services de soutien et de logements abordables, et beaucoup de répondants ont parlé d'une « crise du logement ». Les fournisseurs de

services locaux réagissent et certains réorientent leur travail vers la mobilisation des propriétaires et la défense des intérêts des locataires, car les loyers nuisent souvent aux locataires. De nombreuses mesures de soutien existantes pour les locataires victimes d'expulsion ont été conçues à l'origine pour s'attaquer à l'expulsion d'un seul ménage à la fois. Cependant, les professionnels du secteur mentionnent l'apparition de nouvelles mesures de prévention à plus grande échelle, y compris la révision de règlements sur la location résidentielle et des initiatives municipales, comme des changements de zonage et de l'octroi de permis aux entreprises. Cela a été particulièrement le cas en Colombie-Britannique, en raison d'une hausse spectaculaire des expulsions pour cause de rénovation. Mais, encore une fois, de meilleures données sur les expulsions et leurs causes et effets éclaireraient l'élaboration ou la modification de mesures de prévention pour tenir compte des réalités nouvelles et changeantes dans les pratiques d'expulsion.

Il y a un manque de données quantifiables sur les expulsions, surtout en ce qui concerne leur ampleur, le pourcentage d'avis d'expulsion qui mènent réellement à une expulsion ou le pourcentage d'expulsions qui mènent à l'utilisation d'un refuge, à l'itinérance cachée ou à l'itinérance absolue. Les renseignements sur les expulsions informelles, où les locataires quittent un logement en dehors du processus juridique officiel ou sans recours aux tribunaux, sont extrêmement limités. Il n'y a pas non plus de recherche qui mesure directement les répercussions de la financiarisation du logement ou de la diminution de l'offre de logements abordables sur les expulsions ni les répercussions des expulsions sur le marché de l'habitation en général.

Il y a un manque global de données et de recherches sur les expulsions au Canada et elles sont grandement nécessaires non seulement pour améliorer notre compréhension des expulsions, mais aussi pour trouver des moyens efficaces de les prévenir.

Au Canada, les données exhaustives recueillies par le gouvernement sur les expulsions sont restreintes. De nombreux organismes et agences du secteur du logement ont une capacité limitée de recueillir des données sur les expulsions ou d'effectuer une évaluation rigoureuse de leurs programmes et de leurs résultats. Lorsque des données organisationnelles sont recueillies, elles ne reflètent souvent que les programmes et les services offerts (qui tendent à mettre l'accent sur les expulsions découlant de facteurs liés au locataire). Ces données sur les programmes ou l'organisation ne reflètent pas nécessairement les nouveaux défis liés aux facteurs systémiques plus vastes. Les données recueillies par

les commissions de location résidentielle ou les tribunaux font état des demandes d'expulsion « non fondée sur un manquement ». Toutefois, on ne publie pas ces données de façon régulière partout au pays et, évidemment, elles ne tiennent pas compte des expulsions informelles.

La compréhension des expulsions est essentielle pour accroître les efforts visant à les prévenir, mais il ressort clairement de cet examen que les données et les études rigoureuses sur le type d'expulsions, leur fréquence et leur ampleur au Canada demeurent relativement limitées. De nombreux fournisseurs de services avec lesquels nous sommes entretenus ont souligné que ce qu'ils pouvaient rapporter n'était qu'anecdotique et qu'il était nécessaire de mieux comprendre les facteurs locaux contribuant aux expulsions, la fréquence des expulsions et leurs conséquences. Des données et des recherches plus complètes sont grandement nécessaires non seulement pour améliorer notre compréhension des expulsions et la façon de les prévenir efficacement, mais aussi pour éclairer l'élaboration de politiques pertinentes et plus vastes.

Bon nombre de nos répondants considèrent les expulsions comme un énorme défi social pour les organismes sans but lucratif et communautaires et ils ont demandé une importante participation du gouvernement pour régler le problème. Les fournisseurs de services que nous avons interrogés ont préconisé une réponse et une approche de prévention *coordonnées* de la part du gouvernement. Ils ont fait remarquer que sans une telle coordination, bon nombre de leurs services demeureraient largement limités.

Il est grandement reconnu, tant dans le milieu universitaire que politique, que tous les efforts visant à régler les expulsions sur le plan individuel doivent être complétés et appuyés par des mesures plus générales à l'échelle du système.

Avec un soutien politique et financier adéquat et dans le cadre d'efforts plus vastes pour mettre fin à l'itinérance et la prévenir, les initiatives de prévention des expulsions pourraient être plus étendues et coordonnées. Cependant, il est grandement reconnu, tant dans le milieu universitaire que politique, que tous les efforts visant à régler les expulsions sur le plan individuel doivent être complétés et appuyés par des changements plus généraux à l'échelle du système. Des efforts doivent être déployés pour s'attaquer aux problèmes plus vastes liés aux changements mondiaux dans les marchés de l'habitation et à l'abordabilité du logement. Il faut également prendre en compte le logement, le revenu, l'emploi ou

les autres facteurs qui continuent d'avoir une incidence sur la stabilité du logement, même après qu'une expulsion a été (temporairement) évitée. Dans le contexte de la stagnation des revenus et de la hausse des loyers, les programmes visant à prévenir les expulsions peuvent demeurer limités et non viables à long terme s'ils ne sont pas accompagnés de mesures qui s'attaquent aux causes sous-jacentes ou fondamentales de l'insécurité en matière de logement. Ainsi, il faut non seulement améliorer la stabilisation en matière de logement, mais aussi adopter des politiques et déployer des efforts qui réduisent la précarité d'emploi et économique, tout en favorisant l'abordabilité du logement pour tous.

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Glossary

Condo-conversion:	Sometimes called Condoization, this is the process of converting an apartment building of rental units, which are leased by the occupants, into condominium units, which are owned, usually by different occupants. This often follows a mass eviction of tenants, and the redevelopment or upscaling of the housing units.
Demoviction:	The practice of evicting tenants from a building so that it can be demolished, usually for redevelopment.
Eviction:	In this research, “eviction” is understood as the process through which tenants are required to leave their home, under the demands of the owner of the unit of housing (the landlord), in either the private market or from social housing. Evictions are limited to <i>tenant renters</i> (and this excludes foreclosures on homeowners).
Eviction by Dereliction:	Informal eviction resulting from landlord neglect of property. May be part of a deliberate strategy to force a tenant to leave.
Eviction Prevention:	Refers to any strategy, service, program, or other measure designed to prevent evictions from occurring and keeping tenants in their home. For this research, eviction prevention is limited to strategies, services, or programs directed at keeping <i>tenant renters</i> housed. Eviction prevention measures may be directed at points early in the eviction cycle, but they are often designed to respond to an imminent eviction.
Formal eviction:	An eviction enacted through a legal procedure. Legal evictions in Canada proceed through a provincial residential tenancy board or tribunal and include multiple steps, including notices to tenants culminating in an eviction order.
Homelessness:	<p>In Canada, definitions of homelessness have been developed by the Canadian Observatory on Homelessness (COH), housed at York University in Toronto. The COH defines homelessness under a range of housing circumstances as follows:</p> <ol style="list-style-type: none">1) <i>Unsheltered</i>, or absolutely homeless and living on the streets or in places not intended for human habitation;2) <i>Emergency Sheltered</i>, including staying in overnight shelters, as well as shelters for those impacted by family violence;3) <i>Provisionally Accommodated</i>, referring accommodation that is temporary or lacks security of tenure; and4) <i>At Risk of Homelessness</i>, referring to situations in which people are not homeless but their current economic and/or housing situation is precarious or does not meet public health and safety standards. (Gaetz et al., 2012)
Hidden Homelessness:	According to the Canadian Definition of Homelessness, the “hidden homeless” population falls under the category of “provisionally accommodated.” It refers specifically to living “temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing.” (Gaetz et al., 2012)
Informal eviction:	An eviction that occurs outside of the legal process and is ‘negotiated’ between the landlord and tenant. Informal evictions are situations in which tenants abandon their

housing or leave it 'voluntarily' before receiving a formal eviction order. Informal evictions occur following a range of actions, from a simple landlord request that a tenant vacate their unit to actions by a landlord that effectively force a tenant to leave. In this study, informal evictions also include instances in which housing expenses, particularly rent increases, exceed tenants' budgets, effectively leading to their involuntary displacement.

- Landlord:** The owner of a property who rents a housing unit to a tenant. The term 'landlord' is often thought to connote an individual person. In many instances in this research, the owners of housing properties are larger companies—including both local rental companies and multi-national Real-Estate Investment Trusts (REITs).
- Mass eviction:** This is a situation in which multiple units in a building or an entire building, development, or community is evicted. This often occurs when significant renovations or redevelopment are being made to the property.
- No-fault Eviction:** Previous research on evictions defined an eviction resulting from actions of others than the tenant implying 'no-fault of the tenant'. This includes instances where landlords return the use of the unit to themselves; or convertor renovat a unit, resulting in an eviction. In this study, we use the term 'structural' to describe these phenomena.
- Own-use eviction:** This refers to the right of landlords to evict tenants to make use of the unit themselves. In some cases, own-use evictions have been used by landlords to circumvent rent controls by legally evicting tenants under 'own-use' regulations, and then proceeding to re-list the unit for rent at a higher rate.
- Renoviction:** This term refers to the eviction of tenants resulting from a renovation of their apartment or building. Renovictions generally occur legally within tenancy regulations and require notice and compensation to tenants.
- Rent Bank:** A rent bank is a financial tool used to prevent evictions and homelessness. A rent bank provides loans to low-income renters who are experiencing difficulty meeting their rent payments, typically because of a short-term financial crisis, and may be facing eviction. The loans are generally low- or no-interest and have flexible repayment terms.
- Rent Gouging:** The practice by landlords of charging unwarranted increases in rents, usually in a high-demand market. This may encompass several strategies, including deliberate unit turnovers with rent increases at each turnover, and above guideline increases to rents, often justified as being for major repairs or renovations.
- Small-scale Landlord:** Usually an individual person acting as a landlord (rather than a corporate entity), with a small holding of housing units. Sometimes the units are condominiums rented as short- or long-term rentals. Where market conditions are favourable, the number of these landlords has been increasing—if they are relatively new to the role, they are sometimes referred to as 'amateur' landlords.

1 Introduction

In August 2019, *Toronto Life* magazine ran a series entitled “Evicted.” It featured a string of striking black-and-white photos of “recently ousted renters” (Jang, 2019). These renters were not impoverished people who couldn’t make rent, or who were otherwise marginalized in society, however. Rather, the images and stories of housing loss were of 30- to 40-year-old actors and young professionals, or a retired engineer. They had all lost their housing because landlords wanted to sell, move into, or renovate the properties. Every one discussed the difficulty of finding other housing options in their price range. After they had found new housing, several were either facing or had already experienced a second eviction. “I can’t get comfortable,” one man said. “Every day I’m worried I’m going to get evicted again.” The final profile in the series was a 65-year-old retired lab technician. She said:

“After I left my home, I kept my eye on Kijiji and Craigslist to see if it came up for rent. Within six or seven months, I found my old place, renovated and listed for \$2,500. I thought to myself, *You son of a bitch.*”

In the context of tight housing markets and conducive regulatory conditions, these kinds of stories are not exceptional. There is growing awareness and concern about evictions across Canada and worldwide. Indeed, the global novel coronavirus pandemic has thrown these concerns into further relief, as questions about the ability of renters to continue to meet monthly payments loom large. Many jurisdictions have introduced measures to address these concerns, including freezing rental rates, postponing eviction hearings, and instituting outright bans on eviction (e.g., BC Housing, 2020; Bickis, 2020; Lambert, 2020; Lao, 2020; Lundy & Younglai, 2020; Pitt & Zavarise, 2020; Rieger, 2020; The Canadian Press, 2020; Winsa, 2020). Prior to the pandemic, there were already widespread concerns about growing housing affordability issues and about those precariously housed, who might be most vulnerable to eviction. An expanding literature draws attention to the challenges related to housing affordability and apparent changes to the frequency and scale of evictions. This research aims both to update our understanding of current trends in evictions in Canada as well as to identify emerging responses or measures that can address the challenges they present.

Overall, a review of recent literature as well as primary interview research indicate that the *drivers*, *types*, and *scale* of eviction have expanded and shifted in the last 15 years. Property development and landlord behaviours are increasingly found to be drivers behind some kinds of evictions. These are largely related to patterns in the financialization of housing—that is, when housing is treated as a

vehicle for wealth and investment, as a commodity rather than a social good. Associated with shifts in the *drivers of eviction* (e.g., related to financialization of the housing sector, and the cascading impacts of the 2008 financial crisis), the literature documents an attendant and proportional shift in the *types of evictions*. For example, literature points to increasing incidences of renovictions and own-use evictions. These shifts in type may impact shifts in the *scale of evictions* (e.g., in some cases of entire buildings, developments, and communities). There are indications that there is an associated expansion in the scope of people who might be at risk of eviction. These shifts suggest there may be a need for new responses to evictions and new initiatives aimed at preventing them. This research identifies a number of regulatory initiatives, for example, that are being implemented or considered at the municipal and provincial levels, as well as significant investments, research, and services aimed at homelessness prevention (with the underlying assumption that eviction prevention is one upstream approach to preventing homelessness).

One objective of this research is to update and extend research on evictions since the Canada Mortgage and Housing Corporation (CMHC)-funded report *Cost Effectiveness of Eviction Prevention Programs*, which was released in 2005 (Acacia Consulting & Research, 2005a, 2005b). Many of the important findings the 2005 CMHC report highlights are still relevant. The report noted concerns about increasing numbers of evictions and identified rising rents, limited construction of rental housing, low vacancy rates, falling incomes among modest-income households, and limited access to social housing as primary contributing factors. The current review shows these factors remain important today, with rapidly rising rents across the country and stagnant or declining wages making housing increasingly unaffordable (see discussion in section 4.2 *Lack of Data* below). However, there is growing evidence that suggests the drivers, frequency, types, and scale of evictions are changing.

Older research on evictions showed that they were caused predominantly by rent arrears, or in other cases simple misunderstandings or poor communication between tenants and landlords. Much research and prevention work related to evictions has been informed by an underlying assumption or understanding that this is generally the case. The 2005 CMHC report, for example, finds that “the vast majority of evictions are economic in nature, involving some form of non-payment of rent” (Acacia Consulting & Research, 2005b, p. iii). This understanding in turn prompts particular recommendations and approaches to addressing and preventing evictions (e.g., provision of short-term emergency funds), with the majority targeting individual tenants. However, even when the proximate reason for an

eviction may be non-payment of rent, it is clear from research that there may be additional or underlying or root causes (such as poverty or mental health or addictions issues).

Yet while previous research and data on evictions emphasized non-payment of rent as *the* primary cause, more recent literature and media sources indicate that evictions may be occurring for a very different set of reasons. There is an apparent rise in evictions related to landlord behaviour and property development, for example This includes phenomena such as renovictions (Cardoso & Dingman, 2019; Edwards, 2018; Powers, 2019; Smeed, 2019), demovictions (Crosby, 2020) and instances of eviction for “own-use” reasons (the landlord evicts tenants to make use of the unit themselves; Dingman & Cardoso, 2018; McGillivray, 2018; O’Neil, 2018). As the drivers, types, and scale of evictions continue to change, there may be a need for new and different approaches to prevention. Understanding the factors contributing to housing insecurity and ultimately evictions needs to be nuanced and associated prevention approaches holistic—and to be most effective prevention measures need to be grounded in an understanding of this shifting evictions landscape.

However, there is a lack of comprehensive data that can accurately speak to the reasons for evictions. Previous CMHC research on evictions (e.g., Acacia Consulting & Research, 2005a, 2005b) also identified a lack of quantifiable research on evictions, especially data on their extent, the percentage of eviction notices that actually move to an eviction, or the percentage of evictions that lead to shelter use, hidden homelessness, or absolute homelessness. There continues to be a lack of comprehensive data on evictions (see discussion in section 1.2 below). However, data that are available point to emerging trends in certain jurisdictions. For example, data from the Social Justice Tribunals of Ontario indicate that although arrears remain a prominent reason for eviction, emerging causes such as ‘renovictions’ and ‘own-use’ evictions have grown substantially in Ontario, especially since 2015 (ACTO, 2019; Cardoso & Dingman, 2019; Social Justice Tribunals Ontario, 2018). There are no data that capture instances of informal evictions, where tenants leave a unit outside of the formal, legal or tribunal process. Nor is there research that directly registers the association or impacts of housing financialization or decline in the availability of affordable housing on evictions or, for that matter, the impacts of evictions on the wider housing market. More comprehensive data and research are needed not only to enhance our understanding of evictions but also to inform relevant and wider policy development.

Previous CMHC research on evictions also recognized that although there is a lack of evaluative information on eviction prevention initiatives, programs aimed at prevention did appear to achieve their objectives and were cost effective (Acacia Consulting & Research, 2005a). The most effective eviction prevention strategies were found to be: direct outreach, early intervention, multiple and complementary services, and payments direct to landlords. However, a lack of data and follow-up by most programs made evaluation and comparison difficult. While a lack of resources and capacity still inhibits formal and comprehensive evaluation of many eviction prevention initiatives, there have been a few recent evaluations of the effectiveness of programming directed at eviction prevention (e.g., Ecker et al., 2017a, 2018; Paradis, 2016), and there has been increased evaluative research into the effectiveness of interventions to prevent homelessness more broadly.

Evictions are expensive—for the tenant, the landlord, and society as a whole. Evidence from the 2005 CMHC report, as well as other studies since, underlines the fact that prevention typically costs far less than the financial costs incurred by tenants and landlords during an eviction. That said, in the context of shifts in the type and scale of evictions, this may not always be the case. Corporate landlords engaging in mass evictions, for example, may be relatively immune to the costs of eviction or find that profit-maximizing benefits outweigh the costs, if the long-term goal is to renovate or rebuild and significantly increase rental rates. Rather than a relatively individualized or one-time event or process faced by tenants and landlords, there are signs that evictions are increasingly part of a strategy to increase revenue streams. Regardless of the cause, the costs and consequences of eviction are far-reaching and long-term. Evictions have serious consequences for individuals and families, not only for their ongoing housing security but also for their mental and physical health, employment, credit history, financial security, education, access to services, and feelings of community and social wellbeing. There are also widespread costs to society as a whole, including impacts on community levels of homelessness, shelter systems, emergency services, public assistance, healthcare services, and public assistance. Eviction prevention not only improves outcomes for tenants but arguably contributes to wider housing stability and ultimately can save taxpayers money (ACTO, 2019).

The research in this report builds on and updates previous CMHC research on evictions and eviction prevention. It consists of three components:

- a *literature review* of trends in evictions and eviction prevention measures;
- a *scan and inventory* of existing eviction prevention measures across Canada; and

- an *analysis of interviews* with key informants, including professionals who provide eviction prevention services as well as individuals who have faced or experienced an eviction.

The review, and interview research analysis make up the major sections of this report, and can be found in the following sections, respectively: Part 1– *Literature Review of Trends in Evictions*, Part II– *Analysis of Eviction Prevention Measures*; and Part III – *Interview Research Summary Report*. The review and inventory of eviction prevention measures from across Canada was released under separate cover and is entitled *Eviction Prevention Measures in Canada— Scan and Inventory* (May 2020).

Concerns have been growing for years over housing affordability, apparent increases in evictions, the increasing numbers of people vulnerable to evictions, and the challenges of widespread homelessness with their attendant costs to society. The current global coronavirus pandemic has further revealed stark inequities and vulnerabilities within Canada’s housing system, with many people inadequately housed, unable to isolate at home, and at heightened risk of eviction. A recent *National Call to Action* by the Housing Research Collaborative³ has demanded a more equitable national housing policy to address system-level issues including the lack of housing available to Indigenous people, the need for tens of thousands of new affordable and social housing units, a goal of eliminating evictions, and policies to disincentivize rising home prices.

This research aims both to update our understanding of the evictions landscape, as it was unfolding in 2019 and early 2020 (pre-COVID-19), and to identify emerging eviction prevention measures and approaches that can address the challenges they present.

³ The Housing Research Collaborative is a community of housing providers and housing research professionals from many sectors, based out of the University of British Columbia. Their call to action can be found here: <http://housingresearchcollaborative.scarp.ubc.ca/our-response-to-the-covid-19-pandemic/>

Part I: Literature Review and New Typology of Evictions

2 Literature Review of Trends in Evictions

This section of the report identifies and examines patterns related to evictions and eviction prevention in the literature. The objectives of the review are to better understand the nature and scale of evictions across Canada and to identify and categorize approaches to eviction prevention. The review extends and updates previous Canada and Mortgage Housing Corporation (CMHC) work on evictions (Acacia Consulting & Research, 2005a, 2005b) and develops Typologies of Evictions and Eviction Prevention Measures. The typologies adopt a public health model and complex systems approach. They categorize eviction prevention measures not only by the type of prevention service or measure, but also by the scale and intended target of the intervention, and intervention point within the eviction process. A detailed description of the methodology used to conduct this review can be found in *Appendix A*.

2.1 Background and Context of Evictions

The Global Context of Evictions

Increasing evictions are a global phenomenon affecting both the public and private rental markets (Kothari, 2015; Soederberg, 2018a). Research indicates a rise in evictions across the EU, Canada, and the United States, as well as increasing forced evictions from formal and informal settlements in the global South (e.g., Soederberg, 2018a). The United Nation's Special Rapporteur on Adequate Housing notes a worldwide housing crisis spurred by capital-driven development and a neoliberal economic model that treats housing as a commodity. This neoliberal framework encourages unbridled speculation on land and property, driving up prices and placing housing out of reach for many (Fields & Hodkinson, 2018; Kothari, 2015; Soederberg, 2018a, 2018b). In the face of this, and what has been called a "global housing affordability crisis," the UN's Special Rapporteur has pushed for states to enact policies that support the promotion of housing as a human right (Kothari, 2015).

Over the last few decades, researchers have noted rising levels of rental housing insecurity, over-indebtedness, evictions, impoverished neighbourhoods, and homelessness (Soederberg, 2018b). One outcome of the 2008 global financial crisis was the implementation of austerity measures in many countries, which arguably contributed to the marked rise in evictions and foreclosures (Cooper & Whyte, 2017; Peck, 2015). Following the financial crisis, governments in welfare states such as the United States

and the UK adopted austerity policies and further withdrew from housing and social services. This particularly impacted affordable rental housing programs and housing supports for low-income households in those countries (Booth, 2019; Goering & Whitehead, 2017; Soederberg, 2018b). The period leading up to and following the financial crisis has also been marked by rising income and wealth inequality, stagnating wages, and increased employment precarity (ACTO, 2019; Fudge & Strauss, 2014; Kalleberg & Vallas, 2018; Lewchuk et al., 2016; Peck, 2015; Peck & Theodore, 2019; Standing, 2011).

Financialization of Housing

Housing is different than most other capital assets. Housing functions as both a ‘place of survival’ *and* as a ‘site of accumulation’ of wealth (Soederberg, 2018b). That is, housing is a place both where people live and from which (other) people make money, the latter being achieved through rent-maximizing behaviour. Working from this critical housing perspective, and following on the work of Aalbers and Christophers (2014), Soederberg describes an explicit link between housing and financialization, emphasizing that rental housing can be exploitative—through its use to build wealth for the landlord (Rolnik, 2013; Soederberg, 2018a, 2018b).

Although landlords have profited from rents for centuries, and economists have studied the issue of financialization for decades, the relatively recent *financialization of housing* is substantially distinct. Many analysts—particularly those from a critical housing or Marxist perspective—associate this with late stages of capitalism and, specifically, neoliberalism (Aalbers, 2019; Rolnik, 2013; Soederberg, 2018a). Financialization is marked by the increasing penetration of financial practices, logics, and strategies into non-financial sectors, including the housing sector. Housing has served as a new frontier for finance capital in recent decades (August & Walks, 2018; Rolnik, 2013). The recent surge in housing financialization has roots leading up to and following the 2008 global economic crisis, which left millions of homeowners ‘underwater’ or in foreclosure and others evicted. It created opportunities for real estate and investment companies to buy up homes, rental properties, and land (August & Walks, 2018; Deva & Farha, 2019; Special Rapporteur Human Rights Council, 2019).

Vast numbers of these homes have been turned into financial assets through a range of regulatory changes and market pressures. These changes include: a worldwide increase in household debt; a broadening of those who can access homeownership and financial markets where higher-risk mortgages

are available to financially vulnerable groups; changes to regulations that have allowed the securitization of mortgages; the acquisition of single-family homes by investment companies after the 2008 financial crisis; the shift of financialization to rental housing; and finally, the spread of financialization to other areas of the housing market including construction firms and social housing non-profits (Aalbers, 2019). Rental housing is increasingly seen as an investment class that is low-risk with good returns. This represents a marked shift toward conceiving of housing as a commodity for investment (and speculation) rather than a social good (Aalbers, 2019; Butler & Rushe, 2019; Cardoso & Dingman, 2019; Deva & Farha, 2019).

In his 2019 analysis, Aalbers identifies multiple ‘waves’ of investment. The first wave comprised investments by private equity and hedge funds in (formerly) affordable housing with the strategy of buying low and selling high with little regard for tenants. The UN has condemned examples of this practice and noted some “egregious” business strategies of giant investment firms which buy low-income and affordable homes around the world, subsequently upgrading them and substantially raising rents, forcing tenants out of their homes (Butler & Rushe, 2019; Deva & Farha, 2019). The second, current wave, is marked by firms with more experience in managing real estate (such as real estate income trusts or REITs) and has had more mixed impacts on tenants (Aalbers, 2019). Researchers who have studied corporate landlords note the shift from family-run companies to “financialized landlords,” finding that REITs, private equity funds, and asset management companies are consolidating ownership of Canadian purpose-built multifamily rental housing—going from owning zero to roughly 10% of these homes over the past two decades (August & Walks, 2018; Cardoso & Dingman, 2019). This shift may be an important area to monitor in further study, as large real estate funds may invest for long-term holdings, and therefore work to maintain properties and neighbourhoods.

The scope of financialization of housing is enormous, and it occurs at multiple scales. Blackstone Group Inc., for example, is one of the largest real estate private equity firms in the world with U.S. \$136 billion in assets (Deva & Farha, 2019).⁴ Blackstone started buying up foreclosed residential real estate in 2012 and has purchased more than 50,000 homes in the south-western United States and Florida. It turned these holdings into a new asset class by selling bonds backed by the rental payments on the properties,

⁴ This is also a group engaging in large-scale evictions (entire buildings) around the world (Butler & Rushe, 2019; Deva & Farha, 2019).

and using the assets as collateral (Deva & Farha, 2019). This appears to be a type of Collateralized Debt Obligation (CDO). Globally, in the one-year period 2014–2015, private equity firms bought up approximately U.S. \$600 billion of properties in the top 25 global cities (Sassen, 2014, 2015). However, the financialization of housing is uneven, with global cities such as Vancouver and Toronto experiencing far greater levels than other Canadian cities. Within Canada, one company in particular—Timbercreek—has made headlines for buying up affordable housing for redevelopment, including the now infamous Heron Gate redevelopment in Ottawa (Crosby, 2020; Stanley, 2018; Subramaniam, 2018; Wurmann, 2018). At the other end of the scale is the rise of small-scale landlords, and the investment in housing by individuals to be used as condos or short-term rentals such as Airbnbs (August & Walks, 2018; Dingman & Cardoso, 2018; Markovich, 2019). What these actions by small-scale landlords have in common with larger real-estate firms is an underlying motive to use housing as a revenue-generating asset.

There are myriad outcomes from these changes. More mortgage finance has led to house price inflation, affecting all buyers and renters. Some groups are being squeezed out of the market (such as millennials in North America), and with the shift in ownership has come the rise of corporate landlords with varied effects on tenants—from “entirely positive to outright destructive” (e.g., Aalbers, 2019). The rise of corporate landlords tied to the financialization of housing has resulted in distinct changes to the scale and type of evictions occurring. Previously, evictions were understood to operate at an individual or household level. With large corporate investment firms buying up entire buildings (and sometimes whole developments or communities) for redevelopment, however, *en masse* residential displacements are occurring (Crosby, 2020; Subramaniam, 2018; United Nations, 2014; Vancouver Tenants Union, 2018). The scale of these evictions affects not only larger numbers of households, but the broader housing market as well, and contributes to community erosion. Many supports for tenants facing or experiencing eviction were designed to address a single household at a time, and existing services and programs may not adequately address the scale of mass evictions.

Housing Affordability Crunch

Worldwide, the cost of housing is rising faster than wages, creating what some have called a global urban “housing affordability crisis” (Casey, 2019; Glynn, Byrne, & Culhane, 2018; McDonald, 2011; Wetzstein, 2017). Wetzstein (2017) identifies three drivers of this trend:

- Urbanization of people and capital (driving demand for housing);

- Provision of cheap credit (further driving demand as more people can access the market, and raising prices through inflation); and
- Rising inequality (further increasing competition for affordable housing).

Shifts in the labour market also have an impact on housing affordability. Stagnating wages have meant that income may need to be stretched farther, and have forced many to work more than one job to make ends meet. One 56-year-old tenant featured in the *Toronto Life* series “Evicted,” for example, has a full-time job making minimum wage, and some months, her paycheques cannot cover all her expenses: “Do you know how hard it is to live on \$14 an hour?” she says. “One paycheque comes in, and that one paycheque is doing a million things” (Jang, 2019). In their analysis of income levels in Ontario, for example, ACTO (2019) found that most households did not see a significant increase in income levels between 1977 and 2017, that any income gains were concentrated in the hands of the top 20% of Ontario’s population, and that there has been a widening gap between the average incomes of renters and homeowners in recent decades. Researchers also note an overall rise in employment precarity and proportionally fewer full-time and secure jobs with benefits and pensions. Increases in temporary and contract work and the rise of the so-called “gig economy” have resulted in more financial precarity and insecurity (Fudge & Strauss, 2014; Kalleberg & Vallas, 2018; Lewchuk et al., 2016; Peck, 2015; Peck & Theodore, 2019; Standing, 2011). The current COVID-19 pandemic exacerbates these challenges. Initial reports suggest Millennials and youth will be the most financially impacted generations, with further reduced job prospects, delayed entry into the homeownership market, and delayed life-course advances (Lowrey, 2020; Mull, 2020).

The impact of increasing housing prices combined with stagnant wages leads to an “affordability crunch with cascading effects,” including increasing evictions and homelessness (Glynn et al., 2018; Glynn & Casey, 2018). A rising number of people have few options but to reduce the quality of their housing or devote ever-increasing amounts of their income to housing at the expense of other items. Rising housing unaffordability has resulted in increased overcrowding, moves to lower-quality housing, increasing instances of residents ‘doubling up,’ reduced savings, foregone health expenses, and increasing poverty (ACTO, 2019; Casey, 2019).

A recent study on community-level homeless rates correlates the percentage of income spent on housing to the number of evictions at the community level (Glynn et al., 2018). The study identifies two income thresholds linked to climbing rates of homelessness. The first is when more than 22% of average

income is spent on rent at the community level; at this level they find a resulting increase in the *number* of people homeless in the community. Exceeding the second threshold, of 32% of income spent on rent, results in an increase in the *rate* of people entering homelessness as well. As rents move above these thresholds, renters are no longer able to accommodate the higher rates, and increasing numbers are pushed into homelessness. The study provides empirical evidence to support the principle that a person's housing costs should not exceed 30% of their income—a level that residents in many communities have already exceeded. Glynn and Casey's (2018) model enables communities to estimate the number of people who would be driven into homelessness based on a percentage rise in rent, and can be useful for developing policy:

“Establishing this link to community-level rent affordability in the first place provides an important nuance to conventional wisdom about the root causes of homelessness. The 32% threshold provides a crucial benchmark for policymakers to gauge exactly where their communities stand—and to adjust programs and resource allocations if they are approaching the threshold.” (p. 4)

The literature as well as our primary interview research (below, in Part III of this report) together indicate that challenges related to housing affordability are a primary factor leading to eviction, and these challenges impact not only people with low-income levels, but increasingly a broad range of people. However, as discussed in the next section, research indicates that there are some demographic groups who are particularly vulnerable to eviction.

Who Gets Evicted and Why

Evictions appear to be predominantly concentrated among lower-income and vulnerable populations in Canada and internationally, though there are indications that risk factors for eviction may be expanding as new types evictions become more prevalent. Studies on eviction have identified individual characteristics of those facing eviction, for example in five cities across Canada (Acacia Consulting & Research, 2005a, 2006b); in Toronto (Anucha, 2003; Lapointe, 2004; McDonald, 2011); in Milwaukee (Desmond & Gershenson, 2017); and across Ontario (Paradis, 2016; Paradis & Heffernan, 2016). Some general demographic trends emerge from these studies. For one, these studies point to affordability challenges (a high percentage of income spent on rent) as a primary factor leading to eviction. Poverty (along with discrimination) is cited as a key factor in housing instability. Sub-populations most likely to be at risk of eviction include youth, Indigenous people, older adults, recent immigrants, and single-parent families—all of whom experience poverty at higher rates.

Much research supports the finding that *most* people facing evictions have paid employment (Acacia Consulting & Research, 2006a; McDonald & Cleghorn, 2008). However, their income is generally found to be insufficient to achieve stability in the local housing market. This could also be tied to the new reality of work, which entails a rise in part-time, contract, and unpaid work—and the attendant growth of what has been termed “the precariat” (e.g., Standing, 2011). In this context, paid employment is not necessarily a reliable route out of poverty, particularly in the context of a housing affordability crisis.

A few recent studies have examined the housing affordability challenge in Toronto. One found that more than half of tenants facing evictions were paying more than 50% of their income on rent, and for youth more than 60% of income; that more than 90% of evictions were for arrears; and that the average arrears was only \$1,573 (McDonald & Cleghorn, 2008). A more recent evaluation of the Eviction Prevention in the Community (EPIC) program in Toronto found that clients receiving eviction prevention supports were spending over 70% of their income on rent (Ecker et al., 2018; see also Paradis, 2016).

These observations are echoed in the international literature. A recent study of evictions in Sweden found that more than half of those evicted do not have any labour market income, that they have four times as many criminal convictions as the general population, and that two-thirds are receiving social assistance (Otter, Bäckman, Stenberg, & Eisenstein, 2017). This research identified many as “weak actors” who do not apply for assistance when their housing is threatened and are unable or unwilling to fight for their tenancy through tribunals. Research in the U.S. and Canadian contexts also suggests that very few tenants will show up at a tribunal to fight an eviction (Desmond, 2016; Paradis, 2016). A 2018 analysis of Landlord and Tenant Board (LTB) data from 6 cities in Ontario found that more than half (58%) of tenants that received an eviction notice did not attend their eviction hearing. Many were unable to take time off work, may not have had access to childcare, or simply moved out without arguing their case (ACTO, 2019). It was unclear whether the evictions could have been prevented, for example with a mediated agreement for a repayment plan.

Similarly, research in the UK identifies evictions and homelessness as being concentrated among people with complex support needs and cites the centrality of poverty, especially childhood poverty, to the generation of homelessness (Bramley & Fitzpatrick, 2018). In their study, Bramley and Fitzpatrick (2018) identify key factors leading to evictions and homelessness, including: concentrations of vulnerability

associated with adverse social and economic conditions, the difficulty in paying for market housing rationed by price, entrenched poverty that also affects physical and mental health, and concentrations of drug misuse and chronic legal offending. They note that evictions and homelessness are not randomly distributed across the population; rather, “the odds of experiencing it are systematically structured around a set of identifiable individual, social and structural factors, most of which, it should be emphasized, are outside the control of those directly affected” (p. 112). Overwhelmingly, scholars argue that evictions both result from *and contribute to* the reproduction of poverty (e.g., Desmond, 2016). The intersections of poverty, health challenges, evictions, and housing instability and homelessness are also prevalent across lifespans and even generations of families, leading to significant costs for both those unstably housed as well as to the state (McDonald, 2011; McDonald & Cleghorn, 2008).

While research on evictions, particularly in academic literature, points to the overriding issue of poverty and its intersection with other factors that increase vulnerability to eviction, recent shifts in the evictions landscape suggest that those at risk of eviction may be expanding. Many studies examining the demographic characteristics of those who are evicted are relatively dated, and those characteristics may be shifting under current market conditions. In some places, like Toronto, there has been a dramatic surge in so-called “no-fault” evictions related to rent gouging, renovations or upgrading, property use, or other property developments (ACTO, 2019). Renovictions and own-use evictions are occurring more frequently and can take place at a larger scale (whole buildings or communities), potentially affecting a wider cohort of individuals—not only lower-income or otherwise vulnerable people (Jang, 2019).⁵ Moreover, because of the lack of data on evictions it remains unclear which demographic groups may be most vulnerable. Data that are collected are often unable to capture those who are evicted informally, so our understanding of the range of those who are at risk or impacted by eviction remains limited.

Social Housing Context

⁵ This expansion of those potentially vulnerable to eviction was also highlighted by several key informants we interviewed for this report. As one service provider in Toronto put it, the “bubble just keeps extending” (see section 3.2, *Trends and Patterns in Evictions*).

Evictions, whom they affect, and their impacts are somewhat distinct in the social housing context. There are a few reasons why evictions (or expulsions, as they are referred to in co-operative housing settings) may be less likely to occur in social housing environments (which include public housing and housing run by non-profits).⁶ For one, these providers typically have a mandate and philosophy to house people with lower incomes and/or who are otherwise vulnerable, and to keep residents housed. They may be less likely to evict tenants outright, using it only as a last resort (CMHC, 2018; Lapointe, 2004). They may be more willing to work out repayment schedules with residents. Many residents in these contexts may be paying on a rent-geared-to-income (RGI) basis, which makes their rent affordable (CMHC, 2018). Additionally, social housing providers can often access funding streams, and sometimes comprehensive tenant supports, that private market housing providers cannot.

At the same time, depending on the jurisdiction and operating agreements in place, there may be regulatory exceptions made for social housing providers, and they may work outside normal residential tenancy branch regulations. As such, it may in fact be easier to evict from social housing than from private market housing (see review in Jonas, 2017). Social housing providers may establish their own ‘house rules’ for tenants, which may be attached to tenancy agreements—and breaches of these agreements can result in eviction if any member of the household is found to be in non-compliance (see discussion below in section, *Landlord Factors-Behavioural*).⁷ These have been shown to have a disproportionate impact on women (Desmond & Gershenson, 2017; Smith, 2017).

While tenants in social housing may be evicted for all the same reasons as those renting in the private housing market, they may be more likely to be evicted for reasons related to changes in eligibility or misrepresentation of income (Lapointe, 2004). Though many receive social benefits, it is often not enough to cover rent and other expenses as the cost of living continues to rise (Jonas, 2017). Some may not have the self-efficacy to put rent money aside (Beer, Slatter, Baulderstone, & Habibis, 2006; Jonas, 2017). Also, because social housing providers often house the most vulnerable and highest-need tenants, they may be more likely to face behaviour-related challenges. Some studies find social housing

⁶ Note that in the co-operative housing context, evictions are referred to as “expulsions.” In Nova Scotia, Quebec, and Ontario, landlord and tenant legislation apply to housing co-operative expulsions. In all other provinces and territories, there is separate co-operative legislation, and additional rules may be included in individual co-operative constitutions and by-laws (CMHC, 2018).

⁷ For example, as CMHC (2018) notes, public housing providers in the United States and Canada can evict an entire household on the basis of single act committed by a person in the home.

providers more likely to evict for tenant misconduct or nuisance reasons than their private sector counterparts (Fleming et al., 2019; Homeless Link, 2010). However, social and non-profit providers generally have more training and tenant supports in place, and many operate with an organizational mission or mandate that encourages them to seek creative solutions and use eviction or discharge only as a final resort.

2.2 Typology of Evictions

Previous categorizations or typologies of evictions tended to be based on the primary reasons or contributing factors leading to eviction, and to orient those causes to tenant responsibilities. For instance, the previous CMHC-funded research on evictions (Acacia Consulting & Research, 2005a, 2005b) followed Lapointe (1998) and grouped evictions into three broad categories: economic, behavioural, and those referred to as “no-fault.” Within that categorization, economic and behavioural factors were framed primarily as tenant actions that lead to the eviction. Economic causes included non-payment of rent and rent arrears, and behavioural causes included disturbances or illegal activities, for example. The third category of no-fault implied ‘no-fault of the tenant’ and included evictions “where the landlord wants to use the unit for his/her use or for a member of his/her family’s use, or, where the landlord wants to demolish the dwelling, convert it to a condominium, and/or undertake major renovations” (Acacia Consulting & Research, 2005b, p. 7).

However, this previous typology no longer adequately represents the range of eviction types that appear to be occurring in the current eviction landscape, nor does it capture an understanding of the scales of those evictions. In addition, according to most categorizations, evictions can occur ‘for cause’ or ‘no fault.’ Distinguishing evictions related to property development or landlord actions such as renovations—which are at “no fault” of the *tenant*—as “no fault” suggests there is no ‘cause’ for them, connoting a lack of responsibility altogether.⁸ However, the primary reason behind an eviction may be directly related to the actions of landlords or property developers, and broader systemic forces may drive evictions. We thus reclassify these evictions in a new typology.

⁸ Though “no fault” is a commonly used term, we intentionally do not use it, instead opting for the term “structural” to describe these phenomena, but grouping them within the most relevant stakeholder category, as evictions resulting primarily from landlord (in)actions (see discussion in Landlord Factors below).

As illustrated in Figure 1, we present a typology that categorizes evictions along two key axes: tenant or landlord factors that lead to an eviction, and the scale of an eviction. Reasons for evictions identified in previous typologies (e.g., economic, behavioural, or no-fault)⁹ are retained but have been subsumed into these two overarching categories, distinguished by whether they are more related to the action (or inaction) of the tenant or landlord. Types of evictions are still classified based on the *primary* or *proximate* reason or factor leading to eviction. Grouping evictions this way—by identifying the primary reason for an eviction and the most directly relevant stakeholder—allows for a link between types of eviction and approaches to eviction prevention. Understanding the reason for a phenomenon, and the scale at which it occurs, is fundamental to identifying and developing the most appropriate points of intervention and effective methods for its prevention.

Broadly, we have classified evictions into two overarching categorical types: *Tenant Factors* and *Landlord Factors* that lead to evictions, with a separate axis for magnitude of the eviction.

Tenant Factors: These include most of the *economic* and *behavioural* causes of eviction identified in previous typologies. The most commonly cited cause for eviction is non-payment of rent or arrears (when tenants owe rent or pay it late). This is often related to the economic situation of the tenant. Common factors are inadequate income or a job loss or other sudden or unexpected loss of income. Tenant Factors also include behavioural reasons for evictions. There is a range of these, including disturbing the landlord or other tenants, engaging in illegal activity, and failure to maintain a unit.

Landlord Factors: These include *structural* evictions that are related to landlord actions related to rents and property. These include instances of eviction related to renovations (e.g., so-called “renovictions” or cases of “upscaling”). They also include evictions that occur when the landlord decides (or claims) to use the property for another purpose. This would include conversions in use (e.g., to a condo or short-term rental, or “own-use evictions”), or sale or demolition of a property (“demovictions”). Within this

⁹ Note that the distinction of evictions into these three overarching categories is also adopted by others (e.g., Gaetz & Dej, 2017b), often because they delineate the reasons for eviction that are generally indicated on applications for eviction. Thus, they have analytical value in aligning with data that are collected through eviction applications, notices, and residential tenancy boards. However, the fact that they remain largely oriented toward tenant economic conditions and behaviours may reflect a bias inherent in tenancy board systems themselves, which some argue are weighted in favour of landlords (see discussion in *Power dynamics and accessing justice* below).

category are evictions associated with regulations that permit or enable evictions, and which often call for more macro-scale or regulatory approaches to intervention. Landlord factors also include instances related to the landlord's *behaviour*. The landlord's conduct—for example, if they do not maintain the property or respond to complaints about poor quality housing, or engage in intimidating or threatening behaviour—may effectively result in an informal eviction. Informal eviction resulting from landlord neglect of property has been termed “eviction by dereliction.”

Scale of Eviction:

The scale of eviction may range from one individual or household, to multiple units in a building, to entire buildings and communities (for example, in the case of evictions through demolition, or “demovictions”—see discussion below). There is evidence that in the context of increased financialization of housing, larger-scale mass residential displacements and evictions are also increasing, particularly in certain markets (e.g., Subramaniam, 2018; United Nations, 2014; Vancouver Tenants Union, 2018).¹⁰ The scale of these evictions means they affect not only larger numbers of households, but the broader housing market as well, and contribute to community erosion and, potentially, an overall loss of affordable housing stock (ACTO, 2019). Many of the existing supports for tenants facing or experiencing eviction may have originally been designed to address a single household at a time. Existing services and programs may not adequately address or respond to mass evictions, and may require more macro-scale or regulatory approaches.

System-Level Factors:

In addition to *Tenant and Landlord Factors*, we identify a larger overarching category called System-Level Factors. These are the larger forces driving evictions, providing motivation for landlords to evict, or impacting the ability of tenants to pay rent. They are typically beyond the control of either tenants or landlords, yet can have a profound impact on the evictions landscape. System-level factors include the financialization of housing, the availability of affordable housing (which is related to government policy), labour market conditions that impact tenant income or financial stability, and changes to income related

¹⁰ The scale of eviction may be related to the type of landlord. Evictions by corporate or large-scale landlords, for example, may adversely impact more households at once, and they are potentially more likely to absorb costs associated with eviction. Evictions by individual landlords renting out only a few units may not impact as many households at once. However, in a housing market context where there are many or rapidly growing numbers of individual landlords, the scope of evictions may be just as large in aggregate terms, and possibly more widespread.

to system-wide changes in eligibility criteria or rent assistance amounts (especially those that affect people receiving benefits or those on fixed incomes).

Figure 1 - Types of Evictions by Factors and Scale

		SCALE of EVICTION		
		Individual or Household Eviction	“Mass” Eviction: Entire building, Community	
TYPES of EVICTIONS	<p>Tenant Factors:</p> <p><i>Economic</i></p> <ul style="list-style-type: none"> • Arrears – rent and/or utilities • Change in tenant/household income • Change in household expenses <p><i>Behavioural</i></p> <ul style="list-style-type: none"> • Mental health challenges (eg. hoarding) • Lack of unit maintenance/damage • Illegal activities in the unit • Violent/unsafe behaviours • Breach of policies • Fraud • Nuisance • Conflict / misunderstanding 	<ul style="list-style-type: none"> • Characteristics of person evicted more likely to be low-income, vulnerable, etc. • Prevention measures already established based on understanding of tenants as vulnerable. • Usually formal evictions that may go to tribunals. 	<ul style="list-style-type: none"> • Prevention/response measures not designed for this scale of eviction. 	System Level Drivers of Evictions (eg. Financialization of Housing, Lack of Affordable Housing, Labour Market Shifts)
	<p>Landlord Factors:</p> <p><i>Structural Factors</i></p> <ul style="list-style-type: none"> • Prohibitive rent increase • Change to property itself (e.g. renovation) • Change to property use (e.g. own-use) • Vacancy Management (rent maximizing) <p><i>Landlord Behaviours</i></p> <ul style="list-style-type: none"> • Dereliction / neglect of property • Bullying / Intimidation • Surveillance • Racism / Discrimination • Conflict / misunderstanding 	<ul style="list-style-type: none"> • Person evicted less likely to be low-income. Evictions also happening to more affluent professionals, long-term tenants, etc. • Prevention/response measures generally not designed to account for this type, as previous assumptions about evictions focuses on tenants. • Can happen to individuals/households repeatedly, regularly (annually). • Prevention/response measures not designed to serve regular/annual evictions, affluent tenants, etc. • More likely to be informal eviction and be invisible/not captured by tribunal data. • New measures include: renovation bylaws, rental-only zoning, changes to Residential Tenancy Acts. 	<ul style="list-style-type: none"> • Noteworthy rise is apparent in whole building and whole community evictions. • Prevention/response measures never designed for this scale of eviction. • Cities lack capacity to help whole communities evicted at the same time. • More likely to be formal eviction. Notice to whole building and community provided, highly visible, reaches the media and presumably tribunals. • New prevention measures include: renovation by-laws, rental only zoning, changes to Residential Tenancy Acts. 	

Evictions can be classified into types by reason, by formality, by type of landlord, by scale, and by demographic primarily affected. The typology we present here categorizes evictions by primary actor involved as well as *primary* or *proximate* contributing factor behind the eviction.¹¹ The reason for this is that understanding the immediate as well as underlying factors leading to an eviction provides insight into which prevention measures may be most effective, at what scale, and at what point in time. In other words, categorizing types of evictions in this way allows for correspondence between the Typology of Evictions and a Typology of Eviction Prevention Measures (see *Eviction Prevention Type by Target of Intervention* below).

This typology includes types of evictions as identified in the literature review. Note that the prevalence of these types varies widely. Also, it is important to note that these types are not discrete but may occur simultaneously or in overlapping ways. For instance, although minor rental arrears may be the primary cause leading to an eviction, there may be nuanced driving factors behind those arrears. As one example, a recent evaluation of an eviction prevention program in Toronto, participants discussed multiple drivers leading to them spending over 70% of their income on rent (Ecker et al., 2018). They mentioned challenges of navigating systems and transitioning between different forms of income support. For this reason, intervention approaches targeting one reason for eviction should be complemented by measures to address others.

While *Tenant Economic Factors* related to rental arrears remain a predominant reason behind many evictions, our review of existing literature notes increasing incidences of evictions associated with what we call *Landlord Structural Factors*, and they are garnering more attention in the media, in policy circles (particularly in so-called global cities where shifts toward the financialization of housing tend to be more acute), and in housing studies literature (especially critical housing studies). These are emerging issues not yet widely addressed in published academic studies, and more comprehensive research on these kinds of evictions—and innovative solutions to address them—is needed.

The remaining text in this section describes these eviction types in more detail, and refers to discussions in the literature on evictions.

¹¹ Other ways of classifying evictions, for example by formality, type of landlord, or demographic primarily affected, are discussed briefly in *Appendix C*.

Tenant Factors – Economic

Economic evictions occur when there are rental arrears or when a unit becomes unaffordable because of a tenant’s economic situation. We expand the contributing factors within this category based on recent literature, noting the broader context of the rising housing affordability crisis and rent/wage gap, as well as a general increase in employment precarity.

Non-payment of rent or arrears

CMHC research in 2005 found “the vast majority of evictions are consistently found to be economic in nature, involving some form of non-payment of rent. This appears to be true both in Canada and internationally” (Acacia Consulting & Research, 2005b, p. 9). Study after study over the last two decades indicate that the majority of formal evictions, for which data were collected, cite non-payment of rent as the primary reason (Acacia Consulting & Research, 2005a, 2006c; Ecker et al., 2017a, 2018; Kolkman & Ahorro, 2012; Paradis & Heffernan, 2016; J. Tsai & Huang, 2019; Wood-Boyle, 2015). In a largely EU-based study, Stenberg and Laere (2009) compile international statistics about the number of evictions and the primary factors leading to them. They cite data indicating that rent arrears lead to 70–80% of evictions in Stockholm, 75–85% in Amsterdam, and 90% in New York City. In Boston, 85% of subsidized housing tenants facing eviction were traced to non-payment of rent (Wood-Boyle, 2015). In Milwaukee, 92% of renters appearing in tenancy court had missed rental payments (Desmond, 2012).

In Canada, most of the publicly available evidence detailing the proportion of evictions due to arrears comes out of Ontario. The Landlord and Tenant Board (LTB) of Ontario releases annual data on evictions applications. More than 70% of landlord applications for evictions are for non-payment of rent (Social Justice Tribunals Ontario, 2014, 2018). Among participants in Toronto’s Eviction Prevention in the Community (EPIC) program, 82% were facing eviction for non-payment of rent or arrears (Ecker, Holden, & Schwan, 2017b). The evaluation of the EPIC program recognized that “arrears are the primary, if not sole cause of evictions” (Ecker et al., 2017a).

However, it is important to remember that non-payment of rent may be related to a number of other factors, including tenant behavioural issues, responses to landlord actions, and larger system-level

issues related to, for example, housing affordability and sudden or extensive changes in the housing market or labour market. For instance, some research shows that tenants may withhold rent strategically to use as leverage when landlords are not responsive on issues such as building maintenance or pest control (e.g., McDonald, 2011, p. S128). In their study in Vancouver, Fleming et al. (2019) found that participants evicted from privately-owned SROs (single room occupancy units) reported withholding monthly rent payments as a “survival mechanism” and attempt to force action in the face of poor conditions or apathetic management.

Housing affordability

Non-payment of rent and rental arrears are often related to larger systemic factors associated with housing instability and a lack of available and affordable housing stock, as well as rising employment precarity and poverty (Gaetz, Dej, Richter, & Redman, 2016; Londerville & Steele, 2014; Paradis & Heffernan, 2016). In an Ontario study, three-quarters of tenants surveyed had incomes below the Low-Income Cut-Off, and almost half were spending more than 50% of their monthly income on rent (Paradis & Heffernan, 2016). Desmond describes that in his Eviction Court Survey the majority of respondents “dedicate at least 50% of their income to rent, with a full third devoting at least 80% to it” (Desmond, 2012; Desmond & Gershenson, 2017). The evaluation of the EPIC program in Toronto found that clients receiving eviction prevention supports were spending over 70% of their income on rent (Ecker et al., 2018). A recent review of Canadian housing market conditions highlights significant affordability challenges across the country, specifically citing Vancouver, Ottawa, Calgary, Edmonton, Halifax, and Toronto (Murchison, Danison, & Myers, 2019).

In this context, where tenants may be spending substantial and perhaps increasing portions of their income on housing, they are even more vulnerable to the impacts of large, unexpected expenses or changes in income. Sudden expenses may be related to medical issues, for example. Loss or change in income may be related job loss, a change in benefits (for example, because of changes in eligibility requirements or rent supplement amounts), retirement or transition to a fixed income, or the loss of a roommate or spouse. Changes in a tenant’s economic situation can cause them to fall behind on rent and enter a cycle of instability (Desmond, 2016). There is strong evidence that a loss of income or sudden burden on a household’s financial situation can lead to non-payment of rent and ultimately eviction (Desmond & Gershenson, 2017). (See also the discussion in *Cycles of Housing Stability* section below.)

Tenant Factors – Behavioural

There is a wide range of reasons for evictions that are included in the *Tenant – Behavioural* category. These are often intersecting; for example, an individual engaging in criminal activity related to drug use may be suffering from addictions, which may be related to mental health issues. In addition, while these types of evictions fall outside the directly *Economic* category, they may directly impact, or be influenced by, a tenant's economic situation.

Mental health challenges

Evictions may be related to mental health issues. Complex mental health issues may impact the ability of a tenant to properly maintain a unit (Ecker et al., 2018). The primary behaviour cited in the literature relates to hoarding behaviours (Rodriguez et al., 2012; Jonas, 2017). Hoarding can obstruct legally-required exits and cause damages to a unit. However, evicting tenants with disabilities such as a Hoarding Disorder can be considered a human rights violation.

Tenants may lack understanding of why behaviours lead to eviction or the ability to accept responsibility (for example, owing to a brain injury or other medical reason such as Fetal Alcohol Spectrum Disorder (FASD); Sedky et al., 2011). Mental health issues may also relate to damages to a unit or to violent or criminal behaviours, and tenants may not ask for help or avoid the care they need (Schout, de Jong, & van Laere, 2015). Researchers note that misunderstanding of the needs of those with mental health issues or disorders on the part of landlords may also lead to evictions. It has also been acknowledged by some that landlords in a social housing context may have more training or awareness of how best to intervene and mitigate damaging conduct related to mental health issues, as well as access to related resources or supports (Jonas, 2017; see also interview research findings below).

Lack of unit maintenance/damage

In the literature, eviction based on non-compliance with unit maintenance is often an issue in the social housing context. The issue can arise due to misunderstandings about tenant responsibilities, especially among populations of new immigrants or those who are newly housed after long periods of living on the streets or chronic homelessness (Distasio & McCullough, 2014, 2016; Mainstay Housing, 2005). Tenants may also be unable to comply due to medical or health reasons (e.g., because of mental health reasons).

As noted, mental health issues may relate to damages to a unit or behaviours such as hoarding or neglect of unit maintenance.

Engaging in illegal activities and substance use

In many jurisdictions criminal activity is designated as a nuisance, with the effect that having the police called to a unit or seeking medical attention for an overdose, for example, can be cause for eviction (Desmond, 2012, 2016).

Research has demonstrated that, among residents of low-income neighbourhoods, people who use drugs are more likely to face evictions (Desmond & Gershenson, 2017; Montgomery, Cusack, Szymkowiak, Fargo, & O'Toole, 2017; J. Tsai & Huang, 2019). Evictions of people who use drugs are associated with increased risk of violence and changes to drug use patterns (Damon et al., 2019; Kennedy et al., 2017). Studies find that landlords prefer to fill units with tenants who are *perceived* as non-drug using (e.g., Desmond, 2012).

Tenants who use substances or who seek medical attention related to an overdose were targeted for evictions in Vancouver (Bardwell, Fleming, Collins, Boyd, & McNeil, 2019), and the Netherlands (van Laere, De Wit, & Klazinga, 2009), and for criminal nuisance activity leading to eviction in the United States (Desmond, 2016). In the United States there is a *One Strike* rule related to using drugs or drug-related criminal activity in public housing, though it has been difficult to enforce (Moye et al., 2013; Jonas, 2017). Australia recently adapted similar One and Three Strikes rules, and landlords can evict based on criminal activity, citing criminal conduct as a breach in the lease agreement (Martin et al., 2019; see discussion in Jonas, 2017). In the Netherlands, police can forcibly remove tenants from their homes in the interest of fighting “the war on drugs,” and Bruijn et al. (2018) have documented mass residential evictions with little success in prevention through judicial review.

Illegal act evictions disproportionately impact women, particularly racialized women who may be more likely to be leaseholders and heads-of-household in lower-income and public housing contexts (Desmond, 2012; Smith, 2017). If one member of a household in public housing commits an illegal act, the entire household can be evicted. Smith (2017) reviewed the regulations on illegal act evictions in Toronto and New York City, and she found that in 88% of cases the act was not committed by the woman (who is often the head of the household). A recent study in Australia found similar impacts for women, arguing that the zero-tolerance policies towards substance use was a “victim-blaming

approach.” The study also noted the disruptive effects on children, who are evicted into homelessness with their parents. It called for the “best interests of the child”—only a “marginal consideration” in many cases—to be a paramount factor in terminations proceedings (Martin et al., 2019).

Domestic violence or family breakdown

Domestic violence and relationship breakdown are frequently cited as important factors contributing to homelessness, particularly hidden homelessness and women’s homelessness. Domestic violence and family breakdown are found to exacerbate women’s financial difficulties, indirectly resulting in evictions (Memmott et al., 2003; Sedky et al., 2011). In a recent study of evictions among women who use drugs, Collins et al. (2018) found that women were targeted by landlords not only on the basis of their drug use, but also explicitly for their experiences of domestic violence and police involvement. A recent study in Australia found that social housing landlords evict low-income domestic violence survivors at a higher rate than those in the private market (Henriques-Gomes, 2019; Martin et al., 2019). The abuse or violence can be framed as a “nuisance” breach under existing tenancy laws. Women are often doubly victimized as a result—they are often expected to “control” the misconduct of others, and the domestic violence they experience is framed as a nuisance for which they as tenants are responsible.

Smith (2017) also notes that in New York City, many illegal act evictions are based on permanent exclusion orders, where a person who is legally excluded from visiting the household is found to be there. If the police ever find the excluded person in the unit, the leaseholder can be evicted (and this was the basis of nearly 50% of illegal act evictions her study). As she points out, such exclusions not only legally separate a family, but they may effectively only delay evictions, rather than prevent them.

Family separation or roommates leaving a unit can also result in decreased income for a household, impacting the economic situation of a tenant and increasing their financial—and thus housing—insecurity. This was echoed in our interview research. One eviction prevention service provider we spoke with indicated their program had begun to engage in roommate-matching to assist tenants in locating affordable units or sustaining their existing housing. A tenant we spoke with said he was actively looking for a roommate to help with the costs of his new housing after a previous eviction. (See discussion in Part 3 below).

Nuisance and contravention of policies

Nuisance complaints (e.g., noise complaints) or breaches of building policies are among the most common behavioural reasons for evictions. Building policies may be in place in both private and non-profit housing environments, but they tend to be more widespread among lower-income SROs and social housing providers (Fleming et al., 2019; Jonas, 2017). These include guest policies, pet policies, building curfews, codes of conduct, and other established rules.

Companion animals are rarely considered in rental policy or research, which is concerning given their prevalence and growing links between pets and rental insecurity. Undeclared companion animals are recognized as an eviction risk, and some tenants keep them without landlord knowledge. This puts them at risk of eviction. Often, the reason for doing so is related either to the unaffordability or the inadequate or low-quality conditions of pet-friendly housing. In her study, Power (2017) found that those more willing to hide animals and risk eviction tended to be youth, who may be more mobile. However, she notes that hiding animals carries the attendant risk of poor housing references, making future housing searches more challenging. Older participants and those with families were more likely to declare and seek housing allowing pets, but to do so they often compromised on affordability, stretching the household financially and potentially increasing the risk of eviction through arrears.

Little academic literature exists on the relationship between fraudulent activity and evictions. However, there are cases, particularly in the social housing context, where providers have evicted tenants who misrepresent their income, misrepresent persons living in the household, or are subletting in breach of a tenancy agreement (Jonas, 2017). On the other hand, Fleming et al. (2019) note that because there is little evidence required in relation to nuisance or building policy violations, their participants reported that staff, managers, and landlords “made up” violations in order to evict them.

Conflict or misunderstanding

Conflict or misunderstandings between tenants and their building managers or landlords, roommates, neighbours, or other social contacts is another recurring behavioural-related factor leading to evictions. A lack of understanding or miscommunications may arise because of language barriers (especially with newcomers), mental health concerns, or undeveloped social skills or ability to liaise with building managers or landlords.

Common barriers that may lead to conflicts between landlords and tenants include physical and mental health challenges, trauma due to violence or abuse, poverty, and systematic challenges in accessing services. These barriers directly result in many challenges for housing providers, including non-payment of rent, compromised or delayed income reporting, non-compliance with maintenance, complaints, and criminal activity. Conflicts often arise due to factors, many already described above, framed as “disruptive behaviours” (including “nuisance” such as noise or partying, fighting, having too many or unauthorized visitors or pets). In some low-income housing environments in particular, research indicates that landlord–tenant conflict leading to eviction (whether formal or informal) often arises with regard to the housing quality and unit maintenance (Fleming et al., 2019; Jonas, 2017). In the social housing context, behavioural evictions for reasons related to disruptive behaviours and conflicts may even exceed those for arrears (e.g., evictions from hostels in London were twice as likely as arrears to be for conflict; Homeless Link, 2010 also Jonas, 2017).

Landlord Factors – Structural

The category *Landlord – Structural* includes cases in which tenants are evicted, either formally or informally, because the property owner or landlord is going to make changes to the unit, building, or land, and/or its use. These have traditionally been categorized as “no fault” evictions; however, certain types of these evictions (especially renovictions and own-use evictions) suggest a strategic intentionality behind these changes to property. In the context of increased housing financialization and global shifts in housing markets, the motivation is one premised on maximizing profits—and the ‘fault’ for the eviction in these instances lies entirely with the landlord. These changes may be enabled by existing regulations (and may be entirely legal, though perhaps not always ethical).

While instances of “renovictions” and “own-use evictions” appear often in the media, there is little hard evidence quantifying their extent. Over the past decade, media reports and grey literature in particular suggest that there has been a surge in the frequency and scale of these kinds of evictions; they have only recently been the focus of academic study.

Changes to Property

Renoviction

Renoviction is the eviction of rental tenants resulting from a renovation of their apartment or building. It can be entirely ‘legitimate,’ with landlords requesting tenants to relocate temporarily while necessary repairs or upgrades are made to units, perhaps for safety or security reasons. However, renovictions can also be a strategy used by property owners or landlords to increase the cash-flow from their holdings by targeting the units to higher-income or luxury tenants. By evicting tenants—especially on units under some form of rent control—and renovating, landlords can then rent at a substantially increased rate. Often the increase is dramatic and generally well above what would be allowed under guidelines for annual rate increases.

This form of eviction is a relatively new phenomenon, but one that has become widespread enough over the past decade to have warranted a neologism. The term renoviction was first coined by activist Heather Pawsey about the Seafield Apartments renoviction case in Vancouver in 2008 (Burrows, 2008), and it was quickly picked up by several major Canadian news outlets (see discussion in Herrero, 2013; TVO Podcasts, 2018).

Renovictions generally occur legally (though not always ethically) within tenancy regulations and require notice and compensation to tenants. Usually, landlords must provide two to four months’ notice, and give tenants “first right of refusal” to move back into a renovated unit. The challenge is that few tenants can afford the improved units, and few can accommodate the disruption of moving out for months at a time before moving back in. In Canada, the most prominent examples of the phenomenon and its associated challenges in the housing market are evident in British Columbia (CBC News, 2019; Crawford, 2019; Daflos, 2018; Little, 2019a, 2019b) and Ontario (Cardoso & Dingman, 2019; Edwards, 2018; Smee, 2019; Subramaniam, 2018).

There is anecdotal evidence suggesting that renovictions are on the rise, especially in high-demand markets in the Greater Toronto Area (GTA) and Vancouver’s Lower Mainland. Renovictions were found to be increasing in Vancouver as early as 2010 (CTV News, 2010). More recently, there has been an increase in renoviction applications in the GTA (Cardoso & Dingman, 2019; Edwards, 2018; Powers, 2019; Smee, 2019). In these markets, it is not uncommon to see rents triple or quadruple following renovictions (Edwards, 2018; Larsen, 2018). This is occurring in (and contributing to) a context where

people are having to “flee the city” of Toronto and Vancouver, moving farther and farther out of the city in search of affordable housing (Grigoryeva & Ley, 2019; Smee, 2019). Tenants are being evicted both because of, and into, an increasingly unaffordable housing market. Analysts argue the motivation underpinning this shift is related to maximizing revenue streams of an investment company, rather than a focus on providing homes (e.g., Aalbers, 2019; Murchison et al., 2019; Soederberg, 2018a).

Some argue that renovictions may be seen as a strategy to circumvent rent controls, because landlords can’t substantially increase rental rates to meet market rates due to rent controls (Coffey, 2019). As the Vancouver Tenants Union puts it, “Landlords do not renovict tenants because they misunderstand the Act. They do so because in a runaway rental market with no vacancy controls, there is a clear incentive to remove affordable-paying tenants in favour of higher paying ones” (2019). Forecasts among industry consulting groups and other analysts predicted that renovictions would increase across Canada in 2019, as landlords upgrade properties to “attract luxury tenants” (Chin, 2019; Murchison et al., 2019). Similar motives have been discussed in Sweden, where renovictions are used to circumvent strict rent controls operationalized through collective negotiation with tenants (Polanska, 2017). Baeten et al. (2017) document the “violent displacement” inherent in renovictions and note they are seen as a profit strategy for both public and private housing companies in Sweden.

Large real estate companies appear to be primarily responsible for renovation activities. Examples in Canada, include Timbercreek Asset Management (Crosby, 2020; Stanley, 2018; Subramaniam, 2018), and Armour Property Management in Winnipeg (Wurmann, 2018). The conglomerate Blackstone Group Inc., as discussed above, has massive assets in the United States and globally and has been criticized for its redevelopment activities.

Demoviction – Demolition or destruction of property

The term renoviction has also been used broadly to describe the practice of evicting tenants from a building so that it can be demolished. Eviction for demolition involves the formal or informal eviction of all tenants from a building, and may be related to landlord foreclosure or properties being condemned (Chum, 2015; Desmond, Gershenson, & Kiviat, 2015). This practice is increasingly called a “demoviction” (BC Acorn, 2018; Crosby, 2020). Tenant relocation or displacement specialists may be deployed in these cases, and tenants may be offered compensation packages or face harassment or intimidation by

landlords in an effort to informally evict them. Instances of intentional property neglect (perhaps strategically to the point of condemnation) with the intention of forcing tenants to leave (also referred to as “eviction by dereliction”) have also been documented. Demovictions appear to be relatively widespread in some municipalities in BC (BC Acorn, 2018), but are also evident in Ontario (Crosby, 2020). Timbercreek Asset Management has been prominent in the media for demovictions occurring in the Heron Gate community in Ottawa (Crosby, 2020; Stanley, 2018; Subramaniam, 2018). Demolition of property is often associated with replacement by more expensive housing, and the practice is associated with developers or landlords renovating or selling properties in order to make quick profits.

Changes in Use of Property

Own-use evictions

This refers to the right of landlords to evict tenants to make use of the unit themselves. Own-use evictions may allow landlords to circumvent rent controls. Landlords may legally and formally evict tenants under ‘own-use’ regulations, and then proceed to re-list the unit for rent at a higher rate.

Cases of own-use evictions appear to be on the rise, particularly in Ontario (McGillivray, 2018; O’Neil, 2018). In 2018 *The Globe and Mail* investigated own-use evictions using Social Justice Tribunals Ontario data and found they had doubled in the previous 5 years. They noted significant increases in 2016 and especially 2017 (Dingman & Cardoso, 2018). Own-use evictions appear to be spiking in Ontario because the April 2017 *Fair Housing Plan* extended rent control to all units and fixed rent control increases for existing tenants to the rate of inflation. Previously, units built post-1991 were not included. The *Plan* amended the *Residential Tenancies Act* and extended protection to 1.2 million rental households (McGillivray, 2018; Sienkiewicz, 2017). Landlords appear to be circumventing the *Plan* by using own-use evictions to raise rents. Under the Ontario legislation, if a tenant refuses to move out, the landlord must prove to the Tenant Board they will actually occupy the unit for the next year (AllOntario Team, 2017). If the landlord is found to have acted in bad faith, they can be fined up to \$25,000. However, few tenants take a landlord to the Board to fight own-use evictions (McGillivray, 2018).

While landlord applications for own-use evictions are recorded by the Landlord and Tenant Board (LTB) in Ontario, many of these evictions occur outside the LTB so it is difficult to know how many are actually occurring (Warren, 2017). In Ontario, when a landlord invokes the own-use reason for eviction, they must issue an N12 notice. The crowd-sourced “N12 Registry” allows tenants to anonymously post

information about these evictions (Warren, 2019). *The Globe and Mail* investigation notes, however, that landlords can print and deliver N12 notices themselves, which makes it impossible to know how often tenants are served with an N12 notice that they do not contest (Dingman & Cardoso, 2018).

Sale and conversion of property

Evictions may also occur because the property owner decides to sell the unit or property. One example of this is condoization. Condoization involves the eviction of rental tenants resulting from a landlord selling rental units as condominium properties—usually after renovating them. This is often, though not always, done to an entire rental building. Condoization is prominent in jurisdictions with tight rent controls, where it is difficult for landlords to increase rental rates enough to maintain older buildings and achieve profits (Black, 2012). Condoization is another strategy that can be used by property owners to maximize profits from a building and to circumvent rent controls—in this case by selling the property piece by piece for significant profit. Although condoization removes (usually affordable) rental properties from the market, it also introduces (usually relatively affordable) condos into the ownership market (Carter et al., 2021 forthcoming).

Landlords may also evict current tenants to capitalize on units by converting their use to short-term rentals, for example through using them as an Airbnb (e.g., Hamilton Spectator, 2016; Talmazan, 2016). In some places, lower-priced rental units are being bought up to rent to tourists or other short-term occupants. This has highly impacted some markets—especially those in global cities with well-developed hospitality/tourism sectors, such as Vancouver, Toronto, Victoria, and Montréal. Conversion to short-term rental removes units from the normal rental market, which increases pressure on remaining units, especially in a low vacancy context. Conversely, there have also been documented instances where tenants have covertly hosted Airbnb or other short-term guests in their units, which has been cited as their cause for eviction (Brean, 2018; Frey, 2019).

Prohibitive rent increase and vacancy management

This includes significant changes in rent not related to change to the property itself. These include strategies of deliberate tenant turnover or vacancy management to increase the rent in a regulatory context with limited rent control. In the literature these are often referred to as “rent gouging” or “rent-maximizing” behaviours and strategies (ACTO, 2019; BC Acorn, 2018; Rolnik, 2013).

Landlord Factors – Behavioural

Landlord Factors also includes cases where the *behaviours* of landlords or caretakers lead to evictions. In many cases, these would be considered informal evictions, where behaviors effectively lead to eviction if tenants feel forced to leave their home involuntarily as a result. These include failure to maintain a building or unit; acts of bullying, intimidation, or surveillance; and misunderstanding or conflict with tenants. These behaviours can be seen as ‘tools’ used to advance an eviction for the landlords’ benefit, and are sometimes associated with renovictions and own-use evictions.

Eviction by dereliction

The most common type of eviction in the literature related to landlord conduct is the failure to maintain a property. Neglect of housing conditions by landlords may lead to informal evictions, and may be part of a deliberate attempt to force a tenant to leave—what some have termed “eviction by dereliction” (Morris, 2019). In some cases, tenants report continually complaining to landlords about substandard housing conditions and requests for maintenance, repairs, or pest control. A lack of response by building managers or landlords leaves tenants feeling forced to find housing elsewhere. If they are unable to afford other housing or feel they have no option but to remain in their unit, however, they may withhold their rent as one form of retaliation or leverage vis-à-vis the landlord (Fleming et al., 2019). However, withholding rent could result in eviction due to arrears.

Threats or intimidation

Other landlord behaviours include the issuance of threats or acts of intimidation, bullying, or surveillance. These may be used as ‘tools’ to advance an eviction for the landlords’ benefit. The Vancouver Tenants Union has documented large corporate landlords using *Tenant Displacement Specialists* or *Tenant Relocation Specialists* to encourage tenants to leave (BC Acorn, 2018; Vancouver Tenants Union, 2018). Reported strategies of the specialists include the use of rumours, false information, aggressive email and home visits, disinvestment in building maintenance, intimidation tactics such as warning tenants of impending renovictions, and buyout packages. The objective is to ‘encourage’ tenants to leave a building without having to issue eviction notices (presumably saving the corporation time and money). This is an example of a behaviour on the part of a housing provider (or property owner) to informally—but effectively—evict a tenant, and overlaps with instances of eviction

by dereliction. However, the motivation underpinning these strategies in most instances appears to be associated with the financialization of housing and a profit-maximizing objective.

Conflict or misunderstanding

A lack of understanding or miscommunications may arise because of misunderstandings and conflict between landlords or caretakers and tenants. Conflicts often arise due to factors, many already described above, framed as “disruptive behaviours” (including “nuisance” such as noise or partying, fighting, having too many or unauthorized visitors or pets). In some low-income housing environments in particular, research indicates that landlord–tenant conflict leading to eviction (whether formal or informal) often arises with regard to the housing quality and unit maintenance.

Conflicts leading to eviction may be rooted in misunderstandings related to language barriers or cross-cultural miscommunication. Issues may arise due to a lack of understanding or awareness—or in some cases, outright discrimination—on the part of housing providers. Several studies cite prejudice, discrimination, and lack of awareness or acceptance of cultural differences by both tenants *and* landlords as a reason for conflict (this was especially the case for tenants who were Indigenous, recent newcomers, youth, people with a history or who were perceived to have a history of substance use or criminal records).

Social housing providers often implement policies that exist in a legal grey area (e.g., guest policies, curfews), and landlords have discretion to require tenants to sign an addendum to leases (e.g., that they will not participate in illegal activities; AMHA et al., 2017; Fleming et al., 2019; Jonas, 2017). This can create what Fleming et al. (2019) call a “surveilled environment,” in which tenants feel housing providers can evict at any time for any reason. They find that building policies are prejudicially enforced among tenants who use drugs. These policies often fail to account for the complex social relationships or the irregular hours or survival needs of certain populations, for example among Indigenous communities or people who use drugs. Previously homeless Indigenous people often open their homes to members of their extended family, and this can create tensions with landlords; increased noise or partying can lead to eviction (Jonas, 2017; McCullough, Havens, & Distasio, 2012; Sedky et al., 2011). Despite these challenges, social housing providers have a duty to accommodate the needs of their tenants and do their best to keep them in housing, which can be challenging when working with some vulnerable populations (Distasio & McCullough, 2014; Jonas, 2017).

Many studies reveal a need for increased supports for organizations and providers dealing with populations experiencing barriers. Increased interaction between housing providers and tenants—as well as collaboration between agencies—is associated with more successful tenancies for individuals and families (see review in Jonas, 2017). It is also important that information communicated to tenants, landlords, and other stakeholders to raise awareness of their rights and responsibilities and the eviction process is done so in clear and accessible language and in culturally appropriate ways.

System-Level Factors

Underpinning much of the above discussion of factors are system-level drivers of evictions (see section 1.1 *Background and Context of Evictions*, above). The financialization of housing is emerging as an increasingly important driver, leading to increasing evictions as property owners invest in properties, renovate, increase rents, convert properties to condominiums to sell, and generally seek to raise revenue streams from properties. Raising rents generally, especially in the context of stagnating wages and increased employment precarity in the labour market, puts increasing pressure on tenants. It also drives demand for limited social and affordable housing. As governments pursue austerity measures and reduce investments in affordable housing, there are impacts on affordable housing supply, and the lack of affordable housing is itself a factor impacting evictions. Though the proximate cause of many evictions may be economic in nature and associated with tenant actions, such as failure to pay rent, factors beyond a tenant's control, such as housing market or labour market conditions, are often underlying contributing factors (Gaetz et al., 2016; Londerville & Steel, 2014; Paradis & Heffernan, 2016). Furthermore, the available evidence suggests that truly addressing evictions requires far more than simple interventions focused on individual tenants; it means addressing the system-level factors that undermine housing stability (e.g., Gaetz & Dej, 2017a). This would involve efforts to enhance housing affordability, through reducing poverty and increasing the availability of affordable housing.

Discussion of Typology

Many types of evictions related to *Landlord Factors* outlined in this section are made possible because of the regulatory context in a given jurisdiction. The apparent recent increase in the frequency of renoventions, demovictions, own-use evictions, and condo-conversions in certain markets is tied to increased financialization and corporatization of housing assets. However, these types of evictions are

also landlord responses to market conditions and rent-controlled environments. They are symptoms (or tools) of a market-based approach to housing that emphasizes profits. These types of evictions occur *because of* conditions in the housing market, and at the same time can have significant *impacts on* the market. The potential implications for the overall rental stock, especially of affordable units, is of particular concern.

Changes in the prevalence of *Landlord – Structural* factors contributing to evictions speak both to shifts in the wider housing market and affordability, which may impact stakeholders across all types of evictions. While our review suggests these phenomena have become more common, there is an overall lack of data and comprehensive or accurate information demonstrating the frequency, scale, or broader impacts of these kinds of evictions. Several reviews of the literature on evictions in Canada note that little research acknowledges the importance of housing policy in impacting the systemic vulnerability of certain sub-groups of tenants (including people who use substances, or women; e.g., Jonas, 2017). Moreover, the socio-legal environments that produce residential evictions, as well as access to housing justice for tenants, remain critically understudied. There is also limited research on the impacts of these types of evictions on tenants and the wider housing market, particularly over the longer-term. This only heightens the need for more data and rigorous study of evictions. Enhanced understanding of shifts in the types of evictions in Canada and how and why they are occurring will enable the development and implementation of measures to address and prevent them. The *Typology of Evictions* presented in this section—with an emphasis on the actors, types, and magnitude of evictions sets the stage for an analysis of approaches to eviction prevention.

2.3 Summary of Findings

Evictions in Canada can be viewed in the light of a worldwide housing crisis, with increasing evictions seen in many countries, many tied to capital-driven development. The literature relates this to the financialization of housing—where homes are turned into a commodity for investment rather than used as a social good. For investors, housing is viewed as a safe and revenue-generating asset. The scope of financialization is huge, from multinational equity firms buying tens of thousands of individual units or entire developments, to small-scale landlords buying and renting out units at higher rates or converting them to short-term rentals through Airbnb. Short-term rentals also remove these units from the normal rental market, which puts market pressure on remaining units, especially in a low vacancy context.

These broader shifts associated with financialization contribute to the housing affordability crisis. The literature demonstrates there is increased demand for housing in cities (especially affordable housing) and constantly rising rents, while at the same time wages have remained stagnant for decades. In Canada, more people are renting for longer due to the prohibitive costs of home ownership. These forces have multiple impacts for people living in rental housing. They create price inflation, forcing many people to reduce their quality of housing or increase the percentage of income spent on housing. They also squeeze many people out of the market and contribute to increases in evictions and homelessness. These forces also shift the scale of evictions; beyond a single tenant or household, evictions appear to be occurring more often at the scale of entire buildings and even communities. This has significant run-on effects for housing service providers and others involved in eviction-prevention efforts.

Research indicates that evictions are concentrated in populations that have lower incomes or are vulnerable. Studies show that youth, Indigenous people, seniors, recent immigrants, and single-parent families all experience evictions as well as poverty at higher rates. Most people facing evictions are employed, but for many their income is not sufficient to meet rising housing costs, so affordability is the challenge. However, more recent literature on evictions, especially in the media, suggests these characteristics may be shifting. The rise in “no-fault” or structural evictions affects wider cohorts of people, and anecdotal accounts suggest development-led evictions are also impacting people with much higher incomes. An overall lack of data on evictions, and no-fault or development-led evictions in particular, makes it difficult to gauge the extent or magnitude of these evictions and their overall impact on housing markets and society. In general, though, evictions intersect with poverty, housing instability, health challenges, and homelessness, and are both a cause and a consequence of housing instability and the reproduction of poverty.

Evictions can occur through a formal, legal process, or informally (a forced move, when the tenant leaves prior to the issue of a formal eviction notice). We present a typology of evictions along two key axes: tenant or landlord drivers or contributing factors, and scale. This typology also identifies a larger overarching category called System-Level Factors that drive evictions. The typology retains sub-categories based on the primary contributing factor behind the eviction. Evictions can be grouped into three broad categories—Economic, Behavioural, and Structural. It is important to note these types are not discrete and can overlap. Within the Tenant-Economic type, rental arrears are often the most common reason for evictions, but there may be many other factors driving those arrears: the lack of

affordable housing, employment precarity, and poverty, for instance, are all underlying System-Level factors that can drive these Economic evictions.

There a wide range of Behavioural reasons for evictions, many of which focus on the actions of the tenant, but it should be noted that landlord behaviours also lead to evictions. This is especially the case regarding the maintenance of a unit or in disagreements with tenants. Landlords may also lack understanding of tenants' mental health challenges, or cultural differences may lead to conflict and ultimately eviction. For tenants, behaviours such as hoarding, substance use, and domestic violence are primary factors leading to Behavioural evictions.

Landlord-Structural evictions include changes to the unit, the building, or its use. These include renovictions, own-use evictions, demovictions, and conversions to condos or short-term rentals. Although these types of evictions have received wide media attention, there is little data or rigorous academic study substantiating their extent or impact. More research on these emerging phenomena is needed. From what is available, it appears there has been a recent increase in the frequency of Landlord-Structural evictions tied to the financialization of housing. Importantly, this type of eviction also impacts the market, potentially increasing rents and reducing the stock of affordable units, further exacerbating the affordable housing crisis.

The negative outcomes and costs associated with evictions are well documented in the literature. These include long-term impacts on tenants' physical and mental health, increased housing instability and vulnerability to homelessness, and negative impacts on children, youth, families, and wider communities. There is a strong connection between evictions and subsequent shelter use and homelessness. There is new evidence of a correlation between rising rental rates and homelessness, indicating evictions are related to wider systemic vulnerability. Because of these widespread impacts, many analysts suggest evictions should be viewed as a social determinant of population health.

Part II: Analysis of Eviction Prevention Measures

The previous sections revealed that evictions in Canada appear to be shifting—noting that the drivers, types, and magnitude of evictions have changed from the past—with a rise in development-related evictions in the context of an expensive housing market that is lacking in affordable housing. More data are required to quantify and understand these changes, but the changes observed have implications for existing prevention programs, which may be out of step with the shifting types and magnitude of evictions today. The following sections reviews *eviction prevention* in the literature.

3 The Importance of Preventing Evictions

Much research has documented poor physical, psychological, and social outcomes associated with housing instability, and evictions specifically. At the global scale, a United Nations (2014) special report on forced evictions registers the following concerns: evictions are generally discriminatory or lead to discrimination, they may violate the rights to adequate housing and security of tenure, they can violate Indigenous peoples' right to land, and they have been shown to have a severe impact on the rights of women, children, and their development. The report notes the importance of enhancing housing security and improving security of tenure as part of states' human rights obligations, noting the impact of housing security on other forms of security (e.g., financial, food, etc.), on empowering the poor, and on improving access to justice (United Nations, 2014; also Deva & Farha, 2019; United Nations Special Rapporteur, 2019).

As von Otter et al. (2017) stress, “access to stable, safe and decent housing is a crucial factor in human well-being, health and sense of belonging. An eviction, the loss of one’s home, is one of the most severe sanctions one can be subjected to under civil law” (p. 3). Evictions can lead to financial stress, poor health, and homelessness, and these outcomes intersect and can exacerbate each other (Routhier, 2019). There is a robust literature on the negative consequences of eviction, stressing and reinforcing the importance of preventing evictions from occurring in the first place.

3.1 Consequences and Outcomes of Evictions

Overall, research shows that housing instability is disruptive and negatively impacts the family support system and children’s development and well-being (Grant, Gracy, Goldsmith, Shapiro, & Redlener, 2013; Buckner, 2008; Piña & Pirog, 2019). There are health, social, and economic costs associated with

unanticipated or undesired moves from one's home in the form of evictions or foreclosures (Acacia Consulting & Research, 2005a, 2005b; Desmond & Kimbro, 2015; Distasio & McCullough, 2014).

Recent studies demonstrate the deleterious outcomes evictions have on physical and mental health, which include, but are certainly not limited to, long-term stress, medical problems, substance use, and depression and suicide among adults and their children (e.g., Rojas & Stenberg, 2016; Van Laere, De Wit, & Klazinga, 2009; Zivanovic et al., 2016). Collinson and Reed (2018) find that evictions increase the risk of homelessness and of hospitalization for mental illness for New York City households. In their review of international literature on the health impacts of evictions (covering the years 1900–2017), Tsai & Huang (2019) find three systematic reviews summarizing the health effects of being at risk of losing one's home through foreclosure or eviction: Downing (2016); A. C. Tsai (2015); Vásquez-Vera et al. (2017). These reviews all find that the threat of losing one's home has adverse effects on mental health as well as health-related behaviours (e.g., child maltreatment, smoking, substance use).

Outcomes associated with eviction vary according to a range of factors and variations in vulnerabilities across different sub-populations (Acacia Consulting & Research, 2006b; McDonald, 2011; McDonald & Cleghorn, 2008; Schwan, French, et al., 2018). In addition, as McDonald (2011) finds, eviction impacts people differently across the life-course. In her study of evictions in Toronto, youth and to a lesser degree older adult were more vulnerable to homelessness when facing eviction, but for normatively different reasons. Youth experienced challenges or misfortune in navigating social transitions into adulthood and establishing themselves. For many older adults, the timing of evictions in their youth and resulting unstable housing trajectories made 'aging in place' difficult, and they found themselves in inhospitable environments they could no longer tolerate. Her review noted that much research on evictions tends to overlook the long-term impact of an eviction on one's life and housing trajectory, and the fact that more than one generation may be affected.

Indeed, scholars have argued that children are often the "invisible victims" of evictions and foreclosures (Martin et al., 2019; Schwan, French, et al., 2018; Schwan, French, et al., 2018), and more recent literature on the impacts of eviction emphasizes the negative consequences of evicting children and adolescents. In their review of eviction and homelessness strategies for youth, Schwan et al. (2018) note studies that demonstrate that evictions can contribute to fractured social networks (Manzo, Kleit, & Couch, 2008) and poor academic outcomes including delayed literacy skills and increased dropout rates

(Haynie & South, 2005; Mueller & Tighe, 2007; Rumberger, 2003). Evictions are also related to inadequate parental attention, parental depression and stress (Desmond & Kimbro, 2015), and family breakup (Libman, Fields, & Saegert, 2012). Research on outcomes for youth also finds that eviction is associated with consequent housing instability, which is linked to health challenges and other vulnerabilities (Curtis, Corman, Noonan, & Reichman, 2010; Zivanovic et al., 2016). For instance, in a Vancouver study Zivanovic et al. (2016) find that prior evictions are relatively common among youth that are street-involved and homeless.

In sum, researchers note the importance of understanding the impacts of eviction—and the importance of prevention—not just for individuals but also for their children, families, and the wider community (e.g., Desmond & Shollenberger, 2015). Because of an emphasis on negative health and social outcomes for those who experience evictions, much of the literature argues for a framework that views eviction as a social determinant of population health. A growing number of studies have begun to conceptualize eviction as an important social and public health problem (J. Tsai & Huang, 2019), and a public health lens shapes many recent approaches to prevention.

There is evidence suggesting that the drivers, types, and magnitude of evictions may be changing, and the consequences and outcomes of evictions may be changing as well. Higher-income tenants, for example, may be more vulnerable to eviction due to increased instances of renoevictions or own-use evictions, but may be less likely experience absolute homelessness (and perhaps more likely to experience hidden homelessness). Supports aimed at prevention or post-eviction might need to be different than those traditionally offered. The fact is that understanding the specific impacts of evictions on individuals, households, and communities requires more comprehensive data and in-depth study of current trends in evictions and their consequences.

Link to Homelessness

One major consequence of evictions, and the one that has received the most attention in the literature, is homelessness. Most people who experience eviction do not become homeless. However, in the literature on homelessness, evictions are cited as one of the most common pathways to homelessness (Cusack & Montgomery, 2017; Desmond & Kimbro, 2015; Paradis & Heffernan, 2016; Schout et al., 2015). Research demonstrates a link between evictions and shelter use (Goodman, Messeri, &

O’Flaherty, 2016; Greer, Shinn, Kwon, & Zuiderveen, 2016; Leber, 2014; Shinn, Greer, Bainbridge, Kwon, & Zuiderveen, 2013) and entry into homelessness (e.g., Fleming et al., 2019; Holl et al., 2016; Segaert & Bauer, 2015; Stenberg & van Laere, 2009).

A majority of this literature focuses on the U.S. and to a lesser extent European contexts. Desmond’s (2016; et al. 2015) work has called attention to evictions as a precursor of homelessness in the United States.¹² In New York City, Leber (2014) found that of some 200,000 eviction notices filed, only about 5% of them led to families becoming homeless; however, about one in three people who ended up in a shelter were there following an eviction. Research in Europe has shown that in some places, about one-quarter of people who are evicted may become homeless (Otter, Bäckman, Stenberg, & Eisenstein, 2017; Kenna et al. cf Otter; Kenna, 2005; Fowler, Hovmand, Marcal, & Das, 2019). Within Canada, there is a relatively large and growing literature on homelessness prevention that mentions evictions specifically (see, for example: Anucha, 2003; Echenberg et al., 2005; Ecker et al., 2019; Fowler et al., 2019; Gaetz et al., 2016, 2018; Gaetz & Dej, 2017a; Haight, 2016; Schwan, Gaetz, et al., 2018; Sedky et al., 2011; Segaert & Bauer, 2015).

Most of the homelessness literature discusses evictions as a precursor and predictor of homelessness, with evictions or threats of eviction included as variables related to, for example, shelter entry (e.g., Shinn et al., 2013). In their study Goodman et al. (2016) found that in New York City eviction was a major reason families were determined eligible for shelter (along with overcrowding and domestic violence)—one that has proportionally increased in recent years. Greer et al. (2016) used a targeting model to predict shelter entry in New York, and they found that individuals receiving threats of eviction were at higher risk of shelter entry, while those facing legal action for eviction were in fact at lower risk (perhaps because service providers target these individuals). This finding raises the importance of understanding the relationship between evictions and hidden homelessness. As Fowler et al. (2019), Paradis and Heffernan (2016), Acacia Consulting & Research (2006a), and others note, facing or experiencing eviction is a sign of broader housing instability, and the estimates of those evicted who enter hidden homelessness are likely higher than those who end up in a shelter or experiencing absolute

¹² See also a review of homelessness research with an emphasis on the United States in O’Flaherty (2019).

homelessness.¹³ Additionally, recent research draws a strong correlation between rising rental rates and the number and rate of people entering homelessness (Glynn et al., 2018; Glynn & Casey, 2018).

Overall, the literature on homelessness prevention characterizes households facing evictions or foreclosures as more vulnerable to homelessness. Evictions are concentrated among people with complex support needs; in fact, eviction is often a “red flag” sign of more complex needs (Acacia Consulting & Research, 2006a). Both eviction and foreclosure are pathways into housing precarity and homelessness, often driven by a complex array of factors (Kenna, Busch-Geertsema, Benjaminsen, & Nasarre Aznar, 2016; Poppe & Gale, 2018; Shelton, 2018). In some places, financial difficulty was not identified as a primary cause or condition of homelessness for the most at-risk sub-populations; in Lethbridge, for example, Haight (2016) found unwanted guests to be the primary cause of eviction leading to homelessness. The study also noted a lack of ‘appropriate’ supportive housing with a focus on harm reduction as an important contributor.

In much recent literature linking evictions and homelessness, vulnerabilities to evictions are situated within the context of wider systemic vulnerability. In their Vancouver study linking drug use with residential evictions, Fleming et al. (2019) call attention to the importance of understanding the policies and practices that produce evictions. In the context of rapid gentrification of the Downtown Eastside and a lack of affordable housing, they found that most participants were evicted unlawfully, into homelessness, and that evictions further reinforced their spatial marginality. Indeed, people experiencing eviction are more likely to become homeless when individual vulnerabilities that increase their risk intersect with other contributing factors, such as tight rental markets or lack of appropriate housing, dynamics of neighbourhood change, systemic inequities (including racism or discrimination), income insecurity and low income assistance rates, or competitive job markets and employment precarity (Desmond, 2012; Desmond & Gershenson, 2017; Desmond et al., 2015; Fleming et al., 2019; Fowler et al., 2019; Zivanovic et al., 2016).

¹³ Research quantifying evictions in general is scant; there is even less substantive research indicating the extent to which evictions may lead to hidden homelessness. Most studies connecting evictions with homelessness examine entry into shelters, though there are a few longitudinal or survey-based studies that analyze housing trajectories post-eviction (and suggest evictions often lead to cycles of unstable tenancies and general housing instability).

Cycles of Housing Instability

Evictions not only have negative health and housing consequences for individuals and low-income households, but they can also have significant financial and social costs. Informal evictions or ‘forced moves’ (where a tenant moves out prior to a formal eviction) may help a tenant avoid legal costs and perhaps trauma or disgrace associated with coercive or public formal eviction procedures, but they still involve unanticipated or unwanted costs related to moving and storage, etc. (Acacia Consulting & Research, 2005b, 2005a; Soederberg, 2018b). Moreover, forced moves may also lead to individuals accepting subsequent substandard housing, experiencing increased residential mobility, (Acacia Consulting & Research, 2005b; Desmond et al., 2015; McDonald & Cleghorn, 2008), as well as disruptions in social networks and increased social isolation (van Laere et al., 2009).

Evictions can also be costly and taxing for landlords, Housing First programs and workers, and the wider communities in which tenants live (Acacia Consulting & Research, 2005a, 2005b; ACTO, 2019; Culhane, Metraux, & Byrne, 2011; Distasio & McCullough, 2014; Gaetz & Dej, 2017a; Haight, 2016; Heffernan, Faraday, & Rosenthal, 2015; Poppe & Gale, 2018; Wood-Boyle, 2015). In fact, research reveals that while some landlords may avoid evictions because they can be financially costly for them, some strategically use the *threat* of eviction to maintain lower-income households in a debtor position, reinforcing and further strengthening their position of power in the landlord–tenant relationship (Gale, 2019; Garboden & Rosen, 2019; Shelton, 2018). Some studies note the disruptive and long-term impacts evictions can have on neighbourhoods, social cohesion, and sense of home and community.

While the vast majority of research on evictions focuses on outcomes of eviction, few are longer-term or longitudinal in nature. The few that are illustrate the impact of evictions on longer-term housing trajectories. In her study of evictions in Toronto, McDonald (2011) found that younger participants experienced rapid residential mobility, indicating cycles of housing instability—“the main reason for each move was formal eviction, and each time the individual moved, the type of residence appeared to become less stable” (p. S122). She proposes viewing evictions as a *process*—a complex one that occurs over time, with cycles of residential stability and transitions from eviction to homelessness entangled across the life-course and stretched across generations.

Furthermore, as much as eviction is a *consequence* of housing and financial insecurity, it is also a contributing factor and *cause* of insecurity. As research has shown, the financial and other costs

associated with eviction can be the first step in a longer downward spiral of increased housing and financial instability. For this reason, much of the literature on evictions and homelessness prevention refers to “cycles of housing instability” (Acacia Consulting & Research, 2006a, 2006b; Gaetz & Dej, 2017a; Lapointe, 2004; Paradis & Heffernan, 2016; Schwan, French, et al., 2018). As Desmond (2016, p.299) writes in his book *Evicted*, “eviction is a cause, not just a condition, of poverty.” He explains that evictions can haunt individuals for years, with landlords more likely to reject applicants with eviction records, leading them to find substandard housing. Evictions not only signal housing precarity, their negative consequences reinforce and entrench residential and financial instability, contributing to the reproduction of urban poverty (Desmond, 2012, 2016; Desmond & Kimbro, 2015; Soederberg, 2018a), racial and gender inequalities (Desmond, 2012; Smith, 2017), and spatial marginality (Fleming et al., 2019; Shelton, 2018).

While recent studies may focus on specific outcomes or causes of eviction, they are commonly and increasingly situated within frameworks that understand housing trajectories as related to wider, systemic conditions related to housing stability and affordability. Adopting a wider perspective involves taking a step back and examining root causes. Eviction is a sign of housing precarity, and within the homelessness prevention literature delaying or preventing eviction is seen as an early intervention and essential component in the prevention of homelessness (Gaetz & Dej, 2017a; Gaetz et al., 2018; Poppe & Gale, 2018; Schwan, French, et al., 2018; Schwan, Gaetz, et al., 2018). Homelessness occurs when formal or informal housing supports are inaccessible. The literature soundly reiterates that while the presence of personal barriers intensifies vulnerabilities, they fail to fully explain evictions or homelessness. Patterns of housing insecurity and homelessness reveal distinct sub-populations with varying needs, and supports and assistance are aimed at different stages along housing trajectories (e.g., Fowler et al., 2019). This variation requires considerable flexibility and tailoring of resources to promote stability.

The cyclical nature of evictions, the factors that impact evictions, and the potential outcomes of the process are depicted in Figure 2 below.

Figure 2 – Evictions as a Process

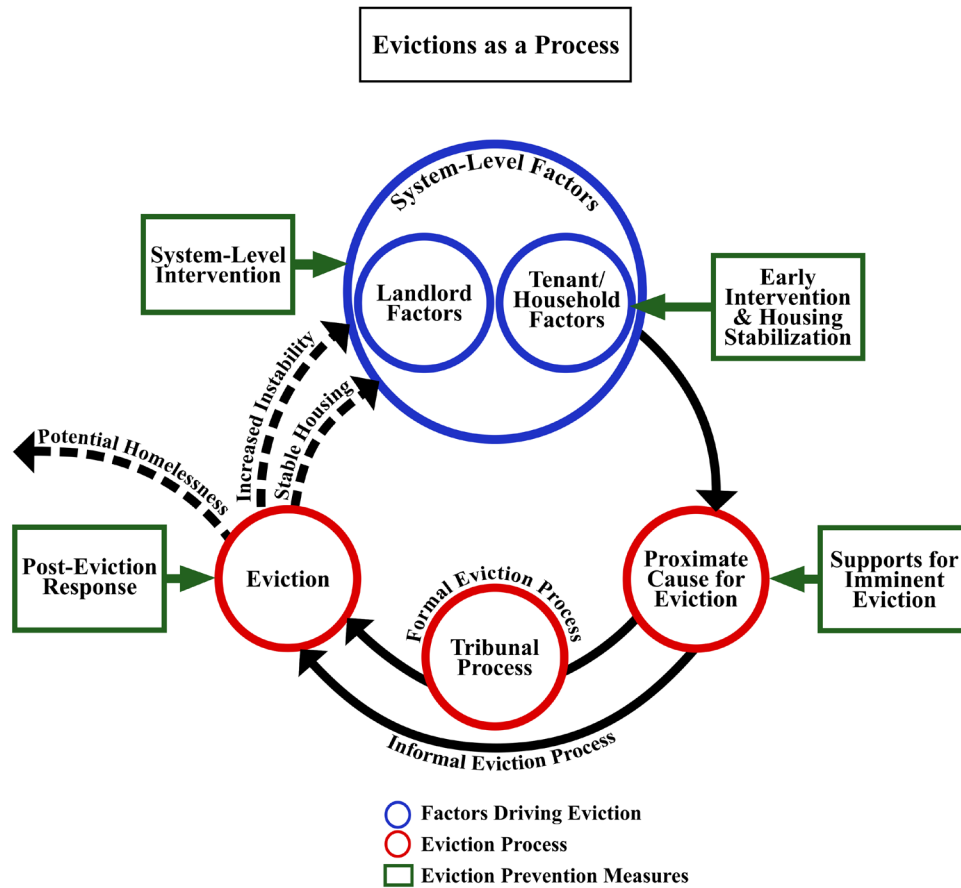


Figure 2 shows evictions as a process. It represents: the cyclical nature of housing instability, where an eviction is both consequence and cause of instability; the factors that drive evictions; and the points of intervention within this cycle. Factors driving evictions include system-level factors as well as those related to landlords and households. This constellation of factors drives evictions and influence stakeholder actions through the process of eviction. While a number of factors may overlap or intersect, ultimately a proximate cause for an eviction results in the initiation of the eviction process, prompted by an action of either the landlord or tenant. This process can be either formal, involving a tribunal process, or informal. Once an eviction has occurred, tenants face multiple pathways. Some will move into stable housing situations. However, many tenants will find themselves in situations of increased housing instability, or homelessness—and these situations tend to further impact a household’s ability to secure stable housing. Interventions can be made at multiple points. Supports to stabilize housing—such as addressing arrears—tend to be focused on the tenant and are usually at the point of imminent eviction. Post-eviction responses include rapid rehousing, and early interventions include education of stakeholders. System-level interventions change the underlying conditions that drive evictions and therefore potentially have the largest impact. These include changes to policies and regulations that

address evictions, or interventions in the market such increasing the supply of affordable and social housing.

3.2 Approaches to Preventing Eviction

The Logic of Prevention

Prevention approaches may help tenants, property owners, and communities avoid negative outcomes and costs associated with evictions. Eviction prevention generally refers to any program, policy, measure, or strategy aimed at keeping individuals and families in their home, thereby avoiding eviction and the risk of entry into homelessness. Evictions have been identified as a primary pathway to homelessness. As such, eviction prevention is seen as an important form of early intervention in homelessness prevention (Gaetz & Dej, 2017a). However, as many analysts point out, eviction prevention and homelessness prevention are not synonymous—and averting evictions may not prevent homelessness, but in fact signal more complex factors contributing to housing instability (Acacia Consulting & Research, 2006a; Culhane et al., 2011). The prevention approach nonetheless arises largely out of the literature on homelessness. Over the past decade or so, there has been a paradigm shift within thinking about homelessness, with policy shifts to addressing homelessness and evictions moving toward a more prevention-oriented stance (Culhane et al., 2011; Fowler et al., 2019).

Within the academic literature there have been important and ongoing discussions and assessments of the efficacy of “prevention” approaches. Simply put, prevention means keeping something from happening that would have happened. To *prevent* an issue, one must first clearly define what is to be prevented, understand the factors causing and contributing to it, specify the intervention(s), and establish a connection between the intervention and issue deterrence. To assess the efficacy of such an approach requires also knowing the likelihood that an eviction will occur. There are a number of conceptual and methodological challenges inherent in such an approach. These are comprehensively outlined by Shinn et al. (2001). In essence, they include:

- Inconsistencies in definition/understanding of evictions and identifying and measuring markers of risk;
- Problems with targeting efficiency (i.e., false positives or so-called ‘false alarms’ or false negatives or ‘missed hits’ of those most at-risk); and
- Difficulty assessing effectiveness without longitudinal/follow-up and comparative studies (with control groups).

Many prevention approaches rely on predictive models to target interventions or services to those deemed to be most at-risk. There is some evidence that targeting can work—that actuarial predictions based on statistical models, and the use of big data and data mining techniques, can identify those at-risk of eviction or homelessness more accurately than professional or clinical judgments, for example, so that resources can be allocated more efficiently (Greer et al., 2016; Leber, 2014; Oudshoorn, 2018, 2019; Shinn et al., 2013). However, many targeting or screening strategies use a single criterion or assess it in isolation, while eviction and homelessness have multiple and complex contributing factors, which can make prediction difficult (Fowler et al., 2019; Shinn et al., 2001). Moreover, at-risk factors are dynamic, and predictive models can quickly become outdated as, for example, economic conditions change over time. In addition, a model that works well in one location and with one population may not be applicable in a different geographic or jurisdictional context.

There is one additional challenge noted in the literature related to targeting prevention measures. If targeting involves the shifting of resources among groups at similar levels of risk, it may simply reallocate rather than reduce the *overall* incidence or prevalence of evictions. In other words, interventions may merely shift who is prioritized to benefit from services, rather than decreasing the overall demand for those services. Shinn et al. (2001) caution that even the most carefully designed evaluation of a given intervention may not demonstrate *net* prevention.

These considerations around prevention approaches are raised merely as a cautionary caveat to frame the development of a Typology of Eviction Prevention Measures. Understanding the factors and adopting an upstream and ‘root causes’ approach is important, but any intervention must be implemented with an understanding of the inherent challenges related to the wider sociopolitical context and capacity of the policy and social service sectors. There is evidence that targeting prevention initiatives does work, but it should be done as efficiently as possible (Fowler et al., 2019; Greer et al., 2016; Oudshoorn, 2019; Shinn et al., 2013). Furthermore, evaluation of prevention initiatives can be difficult; as a respondent in Leber (2014) puts it, predictive software programs “help us show we are using our resources in the absolute best way possible ... [but] the challenge with prevention is that you have to prove that something didn’t happen.” Even if the evidence proving that an intervention prevents eviction is scant, however, it may still be providing significant help to people in need.

Understanding the factors that drive evictions and developing interventions that target these factors may ultimately improve outcomes not only for tenants but also prevent the high costs incurred by evictions and homelessness. However, identifying and targeting services to at-risk individuals must be complemented by efforts to address larger system-level factors, such as improving the supply of affordable housing or sustainable sources of income.

As mentioned, in recent years studies increasingly have pointed to the primacy of housing market and economic factors, rather than personal or familial characteristics, in causing housing instability (Byrne, Munley, Fargo, Montgomery, & Culhane, 2013; Desmond, 2016; Desmond & Gershenson, 2017; Desmond et al., 2015; Fargo, Munley, Byrne, Montgomery, & Culhane, 2013; Routhier, 2019; Soederberg, 2018a). They argue overwhelmingly that while early intervention or eviction prevention efforts may assist individuals to defer or altogether avoid evictions and homelessness, “it is only through structural prevention that we can prevent new cases from arising” (Routhier, 2019; Shinn et al., 2001). However, while most scholarship on eviction (and homelessness) prevention mentions system-level prevention, a vast majority of prevention strategies still remain focused on individuals and are directed to tenants. Again, better data on evictions and their causes and outcomes would inform the development or modification of prevention measures to align with the new and shifting realities of the evictions landscape.

Defining Eviction Prevention Measures

We adopt a broad definition of eviction prevention: policies, practices, interventions, and measures that reduce the likelihood that someone will face or experience eviction. This follows the broad prevention approach proposed by Gaetz and DeJ (2017a), who argue that homelessness prevention means also “providing those who have been homeless with the necessary resources and supports to stabilise their housing, enhance integration and social inclusion, and ultimately reduce the risk of the recurrence of homelessness” (p. 35). Because eviction can be both consequence *and* cause of housing instability, within eviction prevention measures we also include post-eviction supports, which may not technically prevent the current instance of eviction but may contribute to housing stability and perhaps longer-term prevention of eviction recurrence. In the literature, “eviction prevention” is defined as including programs, strategies, and interventions designed to keep individuals and families who are at risk of eviction in their homes. This is seen as a type of early intervention in preventing homelessness as well

(Gaetz & Dej, 2017a; Paradis & Heffernan, 2016; Poppe & Gale, 2018; Schwan, French, et al., 2018).

While our review captured many prevention measures aimed at housing stabilization more broadly, and we include some where appropriate, we generally limited the types of prevention measures presented here to those that are more directly related to deterring eviction.

Frameworks for Approaching Eviction Prevention

On the whole, studies on eviction prevention typically adopt one of a few different frames for their approach. These are to some degree grouped by disciplinary background. Though they are not discrete, each tends to view the issue of eviction through a slightly different lens, and concomitantly may emphasize or prioritize distinct strategies to addressing eviction. These include approaches originating from or adopting from a public health model, a life-course perspective, a critical housing studies approach, a social constructionist view, or a complex systems or social-ecological model. For a more in-depth description of these approaches, see discussion in *Appendix D*.

The typology we propose here follows that put forward by Gaetz and Dej for homelessness prevention (Gaetz & Dej, 2017c, 2017b, 2017a). It combines aspects of a public health model with a complex systems approach. We adopt this approach because much of the literature on evictions argues for a framework that views eviction as a social determinant of population health (J. Tsai & Huang, 2019). Conceptualizing evictions with a public health orientation both recognize eviction as an important social and public health problem and also connects with a growing body of literature that adopts this approach. In addition, we argue that understanding the factors that contribute to an increased risk of eviction can be instructive in identifying the most appropriate prevention efforts. Adopting a complex systems approach recognizes that these factors occur at multiple scales—from structural factors and systems failures to household and individual circumstances—as well as at various points in time. Therefore, prevention efforts should be implemented at various scales and intervention time points. Understanding eviction as a *process* (see Figure 2 discussion) thus informs our development of a typology of prevention measures.

3.3 Typology of Eviction Prevention Measures

This Typology of Eviction Prevention Measures categorizes measures into eight basic types, which are then classified along a continuum indicating the general scale of the intervention and the timing of the intervention. This typology of measures builds on and expands the previous categorization developed by

Acacia Consulting & Research for the CMHC in 2005 (Acacia Consulting & Research, 2005b, 2005a, 2006c, 2006a, 2006b). The 2005 typology classified eviction prevention measures across five categories:

- Information/advice
- Conflict resolution/mediation
- Legal representation
- Emergency financial assistance
- Third-party financial management

To these, we have added three additional categories¹⁴:

- Rent assistance
- Comprehensive supports
- Regulation/policy/market interventions

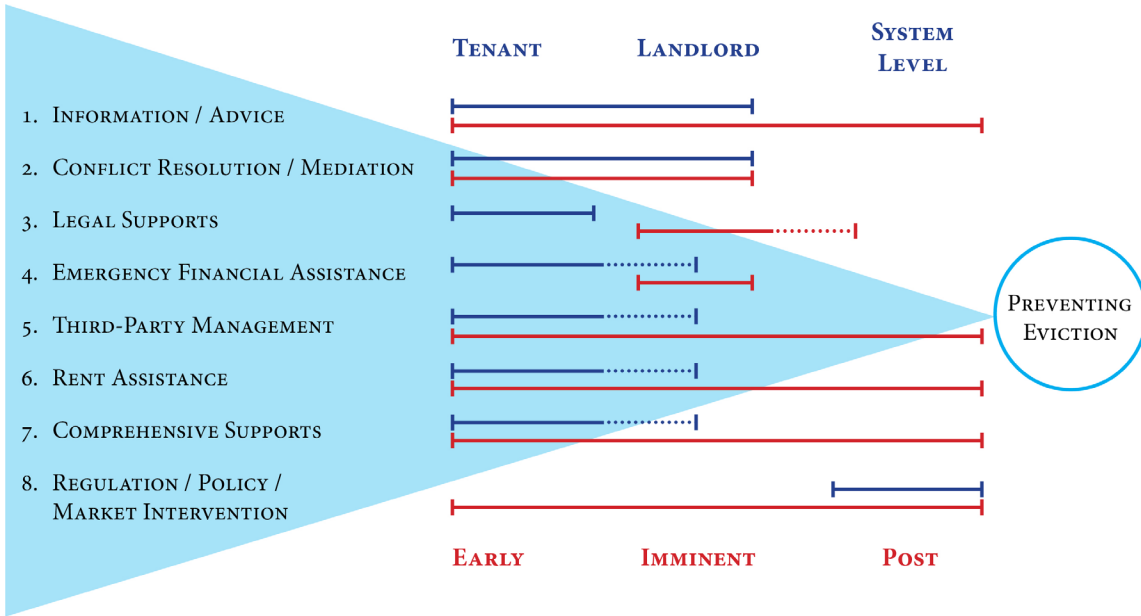
We describe these eight types of prevention measures, and how they are classified, below. The typology also categorizes prevention measures according to the scale and intended target of the measure—from the individual level (of the tenant, or household), to the housing provider, to the structural or systems level. Measures are further categorized by whether they are typically implemented as part of early prevention efforts, in cases of imminent eviction, or post-eviction. These classifications are not necessarily discrete and should be considered to exist along a continuum (as suggested in Figure 3).

Types of Eviction Prevention Measures

The typology represented in the image below is described in the following text. (Note that these types have been applied to measures identified through a scan of eviction prevention measures in Canada. These are discussed in the separate report: *Eviction Prevention Measures in Canada—Scan and Inventory* (May 2020). The development of this typology was also informed by the findings of the scan.)

¹⁴ The 2005 CMHC-funded report on evictions adopted a more narrowly definitional understanding of evictions, and as a result some types of interventions were purposely excluded. All interventions “not dealing directly with the issue of rent arrears, those which support the relocation of households as a result of an eviction, or programs offering supportive services for tenant households at high risk of eviction” were excluded in that analysis and discussion (Acacia Consulting & Research, 2006b).

Figure 3 – Typology of Eviction Prevention Measures



1. **INFORMATION/ADVICE:** This primarily includes information or advice for tenants, and may also include information or assistance related to systems navigation. Financial information (such as information on budgeting and payment plans) and legal information (such as rights and responsibilities) are common. Guidebooks produced by provincial Tenancy Boards are also very common. Most information is available as written materials, but often face-to-face service is also available. Drop-in, hotline, online and/or outreach services are also available from some programs. Counseling services, such as debt counseling or legal counseling, are rare. Information on rights and responsibilities tends to be directed to both tenants and landlords, explaining local regulations. Information measures may be directed explicitly to landlords to explain legal responsibilities and processes related to being a landlord. Ontario, for example, has a landlord self-help centre online that provides various learning modules. Many such resources are available through either landlord associations and/or are funded by legal aid organizations. An emerging type of Information measure is *social media/IT applications*. These are typically designed for communication to or between tenants. One example is an app that provides information or advice to tenants. There are also grassroots approaches to documenting tenancy

violations by landlords, and social media are also being used for tenant organizing and mobilization in some places.

2. **CONFLICT RESOLUTION/MEDIATION:** Conflict resolution or mediation services or training is more intensive than information/advice programs or resources. Many mediation services work with both tenants and landlords, but a few interdict directly with landlords on behalf of tenants. A few, such as the Ready-to-Rent program in BC, also teach ‘conflict prevention’ to tenants.
3. **LEGAL SUPPORTS:** More than just the provision of legal information, this category includes legal clinics, services, or representation related to legal procedures around tenancies. Most of these legal support services are directed to tenants, and they cover a wide range of legal issues including: disputes on unpaid rent, non-repair by landlord, harassment or improper entry by a landlord, and other disputes between landlords and tenants. As one example, the City of Hamilton’s Tenant Defense Fund Pilot Program is targeted specifically to tenants whose landlord has applied for an above-guideline rent increase.
4. **EMERGENCY FINANCIAL ASSISTANCE:** This includes rent banks, emergency utility funding, crisis subsidies, or damage deposits/start-up costs to enter new housing. These funds are almost always one-time emergency loans (but usually interest free) directed to tenants.
5. **THIRD-PARTY FINANCIAL MANAGEMENT:** This includes instances of a third party taking direct control of tenant’s finances to ensure timely/full payment of rent and other bills. This is a formalized trusteeship oriented specifically toward tenants at risk of eviction. While our scan of eviction prevention measures identified few third-party trusteeship programs in Canada, trusteeships may be more common as a private legal matter (and not offered through an easily identifiable program).
6. **RENT ASSISTANCE:** This category includes rental assistance or rent supplements. These extend beyond emergency financial assistance and may be tied to a particular housing program or may be portable. These types of subsidies do not directly target evictions; rather, they reduce the risk of eviction and stabilize housing by addressing affordability, often a primary underlying

cause of evictions. Our inventory identified a small number of rent subsidy programs that provide supplements directly to landlords.

7. **COMPREHENSIVE SUPPORTS:** These include case management, social, health, housing or other related supports and are generally directed to a tenant. These types of comprehensive supports often flow out of the homeless-serving sector. Housing First programming, with its emphasis on holistic and client-centred services, is one example. These kinds of supports may be common in the social housing environment. Comprehensive supports are likely to be targeted to vulnerable populations and/or those with specific needs (such as people who have experienced homelessness as well as mental health challenges or addictions). These measures also might be considered housing stabilization initiatives, and many endeavour to prevent evictions once clients are housed.

8. **REGULATION/POLICY/MARKET INTERVENTION:** This category includes policy as well as regulatory or legislative changes. In Canada, this often includes amendments to residential tenancy laws at the provincial level, or the adoption of bylaws at the municipal level (for example, targeting renovictions). These may also include moratoria on evictions.¹⁵ Policy measures can also include changes to ‘house rules’ or ‘eligibility requirements’ that affect tenancies and evictions. These may include changes to eligibility requirements—for example, for income assistance, access to particular housing, or for other supports. One example is that in France and Quebec regulations have been implemented that restrict evictions during the winter months. Recently, localized regulations have responded to emerging challenges related to renovictions, own-use evictions, short-term rentals, and termination of agreements due to domestic violence. This category also includes interventions that shift broader economic or housing market conditions—and pressures—as well. One example might be the construction of more affordable housing stock. Broader eviction prevention measures might also center on reducing labour market precarity, and include measures intended to increase minimum wages,

¹⁵ For example, with the arrival of the novel coronavirus in early 2020, many jurisdictions instituted blanket bans on most kinds of evictions (e.g., BC Housing, 2020; Lao, 2020; Lundy & Younglai, 2020; Pitt & Zavarise, 2020; The Canadian Press, 2020).

broaden eligibility criteria for benefits, or decrease precarious employment such as unpaid internships.

Target of Intervention – Direct to Tenant, Landlord, or System Level

Eviction prevention measures can also be categorized by the scale and intended target of the intervention. The typology includes three levels: interventions directed primarily towards an individual or tenant, those directed towards a housing or service provider, and those addressing larger systems (such as bylaws aimed at limiting renovations). Some interventions are more narrowly focused, and others traverse the dimension.

Most eviction prevention measures have been designed and delivered as direct-to-tenant services. This approach presumes tenant responsibility for an (impending) eviction. These include a large number of information/advice services, financial education services, rent banks, etc. Services that address the needs of both tenants and housing providers include conflict resolution/mediation services. Many measures directed to tenants are targeted to particular demographic groups, often deemed to be at higher risk of eviction (and subsequent homelessness or hidden homelessness). Prevention approaches based on a public health model often break this down into three dimensions. Approaches may be “universal” in nature, or they may be more targeted approaches, typically classified as either “selected” or “indicated” (see discussion of the public health model in Gaetz & Dej, 2017c, 2017b, 2017a). Selected prevention programs are aimed at people at risk due to membership in a specific group. Indicated prevention measures are directed to people at risk because of individual characteristics or a constellation of characteristics. These often require individual-level screening for eligibility or participation.¹⁶

Prevention measures at the systems level address the social, policy, and regulatory contexts of evictions and eviction responses. These include policy and regulatory and legislative approaches to prevention. Tenants have very limited control over the systemic drivers of eviction—such as poverty, the lack of affordable housing, discrimination, the financialization of housing—and the literature on evictions

¹⁶ In our *Eviction Prevention Measures in Canada—Scan and Inventory* (May 2020), we identify targeted approaches (but have not broken them down to distinguish between selected or indicated approaches).

strongly indicates that individual-level responses to some kinds of emerging eviction types may not be adequate.

At the provincial level, regulatory approaches to eviction prevention tend to focus on tenancy laws and strengthening (or balancing) the rights of renters vs. landlords. Often, these are responses to loopholes in tenancy laws that allow landlords to bypass annual rent controls. Examples can be found in BC, Newfoundland, and PEI, where updates to tenancy laws have been made to address emerging challenges such as renovictions, and to accommodate previously unconsidered challenges such as the impact of domestic violence on tenancy agreements. In 2018, the B.C. government Rental Housing Task Force was launched to review provincial tenancy regulation broadly. Their top recommendation was to “STOP RENOVITIONS” (British Columbia Rental Housing Task Force, 2018).. Municipalities have also begun to push back against emerging challenges. New Westminster enacted BC’s first anti-renoviction bylaw, followed by Port Coquitlam and Vancouver (CBC News, 2019; Crawford, 2019; Little, 2019a, 2019b).

While many eviction prevention measures have been directed specifically at tenants, we stress that the literature soundly demonstrates the need to go well beyond focusing simply on individualized interventions and those that focus on one-time financial provisions or addressing behavioural issues. Taking prevention seriously means addressing system-level factors that undermine housing stability and adopting efforts to enhance housing affordability.

Timing of Intervention

Interventions are also categorized based on when they are provided. Following (Gaetz & Dej, 2017c, 2017b, 2017a), this typology builds on a public health model, which delineates primary, secondary, and tertiary prevention—here we broadly adapt these three categories but refer to them as “Early,” “Imminent,” and “Post-eviction.”

Interventions categorized as “**Early**” are those prevention measures which can be characterized as upstream efforts, designed to prevent evictions well before tenants are faced with an eviction notice or impending eviction. These may include information campaigns and educational programs, as well as

strategic interventions designed to address problems that may contribute to evictions over the longer-term.

“**Imminent**” prevention measures refer to those targeting situations of imminent eviction. These include efforts to assist in an emergency and in the immediate or short-term. Examples include one-time emergency financial assistance and legal supports and representation at a tribunal or hearing.

Finally, “**Post-eviction**” measures include those which are directed to situations after an eviction has occurred, or which are aimed at preventing the recurrence of eviction. These include interventions that support displaced tenants in (re)establishing themselves in housing.

It is important to note that these three categories of interventions are not separate or discrete, but they should be seen as existing along a continuum, though certain points along that spectrum may be the most practical points of intervention in any given case.

Connecting Types of Evictions to Prevention Measures

As discussed in this report, evictions occur for a variety of interrelated reasons, along a number of dimensions. They are the result of a constellation of contributing factors, and it is for this reason we adopt a complex systems approach to conceptualizing their prevention. Thus, we recognize there are not necessarily obvious or clean lines connecting a given type of eviction to one prevention solution. That said, based on our review of the literature and existing prevention practices and programs in Canada, we present *Eviction Prevention Measures by Type of Eviction* in Figure 4. For each broad categorical type of eviction (Tenant, Landlord, Systems-Level), corresponding types of measures and in use across Canada are provided.

Figure 4 – Eviction Prevention Measures by Type of Eviction

		Eviction Prevention Measure							
		Information/Advice	Conflict Resolution/Mediation	Legal Supports	Emergency Financial Assistance	Third-Party Management	Rent Assistance	Comprehensive Supports	Regulation / Policy / Market Intervention
Type of Eviction	Tenant Factors – Economic	✓		✓	✓	✓	✓	✓	(✓)
	Tenant Factors – Behavioural	✓	✓	✓				✓	
	Landlord Factors – Structural	✓							✓
	Landlord Factors – Behavioural	✓	✓					✓	
	System-Level Factors	(✓)		✓					✓

3.4 Eviction Prevention Literature: Summary of Review Findings

Evictions have been found to be a sign of broader housing instability and an indicator of more complex needs. Much of the literature links evictions with a cycle of instability—eviction often leads to increased instability, increased mobility, disrupted lives, substandard housing, and sometimes homelessness. Again, eviction is at once a *consequence* of housing and financial insecurity and also a contributing factor and *cause* of insecurity. Based on this review of the literature and the limited data that do exist, it appears that the majority of evictions are economic in nature, involving some form of non-payment of rent, but Landlord-Structural evictions appear to be increasing (renovictions and own-use evictions). Moreover, in many cases developments related to System-Level forces may be the underlying factors driving economic evictions.

Expanding on the previous categorization of evictions developed by Acacia Consulting & Research for the CMHC in 2005, we present a Typology of Eight Eviction Prevention Measures. These classifications are not discrete but exist along a continuum, and many service providers offer multiple overlapping and complementary measures to address evictions. The types include Information/advice, Conflict resolution/mediation, Legal support, Emergency financial assistance, Third-party financial management, Rent assistance, Comprehensive supports, and Regulatory or Policy interventions. We further expand

the typology by identifying the target of the intervention (tenant, housing provider, system-level) and whether an intervention occurs pre- or post-eviction.

Across the eviction prevention literature, the strongest evidence exists for financial supports for tenants; legal supports, advice, and representation; and comprehensive financial, housing, health, mediation, and case management supports. Many eviction prevention programs offer education in budgeting or financial literacy. Although these types of interventions have the potential for long-term benefit to tenants, evaluations of eviction prevention programs have typically found that what is most effective at addressing the immediate affordability challenge—rent arrears—is immediate financial supports (Ecker et al., 2017a; Lapointe, 2004b). The amount of arrears will be different in every situation, and vary across geographies and time, but two studies conducted in high-cost Toronto may provide an estimate of their order of magnitude: a 2008 study found the average arrears for tenants was only \$1,573 (McDonald & Cleghorn, 2008) and the 2017 evaluation of EPIC found average arrears for its participants of just over \$4,000 (Ecker et al., 2017a). Considering the high cost of evictions to tenants, landlords, and society (Ecker et al., 2017a, 2017b), further financial supports and programming may better address situations of modest arrears.

While there is some limited evidence supporting screening and referral to prevent evictions, evidence suggests that the immediate provision of concrete resources (i.e., housing, financial support) is most effective at preventing evictions for individuals and families, including youth-headed households and families with children and youth. Despite some compelling findings in these areas, further research is needed. As systematic reviews demonstrate, the evidence evaluating eviction prevention is both small and variable. There are limited longitudinal data to determine long-term impacts and shed light on whether interventions defer, rather than prevent, eviction.

As noted previously, there is evidence to suggest that the evictions landscape has been changing since 2005. There seems to be a shift in the prevalence and type of evictions in some places—with primary examples being renovictions and own-use evictions. These shifts are indicated in media coverage and by the emergence of prevention programs and regulatory changes to address them. As this landscape changes, strategies and measures to address and prevent evictions may also need to change. Previous research and conceptualizations of evictions have tended to focus on individual tenant actions or circumstances leading to evictions (e.g., rent arrears). As such, many prevention measures (such as

emergency financial assistance, or conflict resolution) have tended to be directed to tenants. Yet newer measures are increasingly being directed at other stakeholders and scales—for example, training or supports oriented to housing providers to improve landlord–tenant relationships or help providers maintain affordability. Recent research on evictions also references broader system-level issues that are currently driving some evictions. These include the financialization of housing, changes to regulations such as rent controls, and the broader impacts of neoliberal economic policies. These factors are being addressed through more macro-scale and regulatory approaches.

Understanding evictions is critical to developing efforts aimed at preventing them, but is clear from this review that data and rigorous study on the type, frequency, and scale of evictions occurring across Canada remains relatively limited. There is a relative lack of research on eviction and eviction prevention in the Canadian context, and while there have been a number of important recent studies in Canada, they tend to be localized and survey-based. More comprehensive data and research are needed, particularly on the lived experience of eviction. A more in-depth and accurate understanding of the current evictions landscape will ensure that effective prevention strategies, measures, and policies can be developed and implemented to address evictions as well as the broader system-level factors impacting their type and prevalence.

Part III: Lived Experience of Eviction

4 Interview Research Summary

“We know what happens when people are evicted. They don’t generally go to a better place—it’s always a step away from something that’s adequate... to further instability, or insecurity. And that costs all of us.” — Housing supports service provider, MB

This section of the report offers a summary analysis of findings from interviews conducted across Canada with service providers, tenant advocates, landlord associations, non-profit housing representatives, and those with lived experience of evictions. While nuances and distinctions exist across jurisdictions, similar stories emerge across the country, whether respondents are in a small community or speaking about the larger and arguably more challenging housing markets of Toronto and Vancouver. Interviewees indicate that certain types of evictions appear to be occurring with greater frequency (e.g., renovictions), and these evictions seem to be driven by market conditions and may require a different or wider set of responses or preventative approaches.

4.1 Interview Research Methodology

The purpose of the interviews was to arrive at a more in-depth understanding of the current context and trends in evictions and eviction prevention practices in Canada. Findings from the interviews both contextualize findings from the literature review and provide a more current snapshot of what is happening on the ground.

Between October 2019 and March 2020, project researchers conducted in-depth, semi-structured key informant interviews. Respondents included professionals working in areas related to eviction prevention and housing stabilization as well as individuals with lived experience of eviction. Sampling of respondents was purposive in nature. Initial contacts were identified through the inventory of eviction prevention programs identified in our scan,¹⁷ and additional respondents were identified through

¹⁷ See the separate May 2020 publication, *Eviction Prevention Measures in Canada—Scan and Inventory*.

snowball sampling. Because of the potential precariousness of those who have experienced eviction, we relied largely on front-line service agencies, with an established level of trust, as well as the Lived Experience Circle¹⁸ in Winnipeg to identify and recruit participants with experience of an eviction (particularly as we were not engaging in longer-term, participatory work with these populations as part of the study).¹⁹

An effort was made to include a wide-ranging cross-section of professionals and people with lived experience of eviction, including by geographical location, type of services offered, target demographic group, and private vs. social housing context. In total, interviews were conducted with 29 individuals (professionals: $n = 19$; lived experience: $n = 10$). Tables with more information on the distribution of the sample are included in *Appendices E* and *F*.

Two interview guides were developed—one for professionals/service providers and another for those with lived experience of eviction (see *Appendices G* and *H*).²⁰ Interviews often became conversational in nature and covered a host of topics related to evictions, eviction prevention approaches and services, and housing market conditions more broadly. The semi-structured interviews lasted 40–60 minutes, with the majority approximately one-hour in length. Interviews were conducted at a time and place that were convenient to the participant, primarily by phone but in person where possible. All interviews were audio-recorded. Detailed notes or transcripts were prepared for all interviews. Through the recruitment process, many informal conversations were also had, and field notes of these were also recorded. Interviews and field notes were analyzed using thematic and open coding, and the researchers engaged in member-checking as appropriate.

¹⁸ The Lived Experience Circle (LEC) was formed in 2010 as an advisory group to the Winnipeg Site of the At Home/Chez Soi (AHCS) research demonstration project, a large-scale study on homelessness and mental health in Canada. The LEC is comprised of volunteers, originally drawn from participants of the AHCS study. The group continues to provide advice and direction to policy makers and researchers in Winnipeg and across Canada from the point of view of those with lived experience of homelessness. The LEC also provides community education, advocacy, and peer support.

¹⁹ To respect their time and effort, lived experience participants were offered a \$25 honorarium and, where applicable, bus tickets.

²⁰ Note that interview protocols, recruitment materials, and interview guides were reviewed and approved by the University of Winnipeg's Human Research Ethics Review Board.

4.2 Trends and Patterns in Evictions – *“They can raise the rent triple if you’re gone...”*

Interviews with professionals highlighted a number of significant shifts in evictions in recent years. These shifts were also substantiated by observations of people who had been evicted and experienced these trends firsthand. In particular, respondents echoed the findings presented in our Literature Review, pointing to an increase in development-related or so-called “no fault” evictions and the need for distinct and proactive measures to address them. Almost all of the professionals interviewed, and half of those with lived experience, noted a recent shift in evictions from those primarily driven by tenant-specific factors, such as non-payment of rent, to an increase in those driven by landlords.²¹ These include tenant displacements related to renoviction, “upscaling,” conversion or condoization, or demolition of housing stock. In jurisdictions where regulations allow or facilitate it, this also includes a change in use, for example evictions related to “own-use” (when the owner asks a tenant to leave because they intend to move into the housing themselves). Some interviews (especially with people with lived experience of eviction) noted instances of “eviction by dereliction,” where landlords, developers, or property managers deliberately fail to maintain a unit or building, presumably to push tenants to vacate their unit voluntarily. Several lived experience respondents also mentioned feeling subjected to threats, bullying, “lurking,” or forms of surveillance or intimidation that contributed to them leaving their housing. Many noted that changes in the tenant–landlord relationship or in the landlords’ attention to the unit/building that led to evictions or forced moves coincided with a change in ownership. A few individuals also mentioned that their landlords had offered them compensation to leave their unit.

Across Canada, markets are highly localized, down to the neighbourhood level, with some areas experiencing massive increases in rents and other communities experiencing more stable rents. However, there are reports of renovictions or other development-related evictions in every community represented in our interviews (Vancouver Island, Metro Vancouver, New Westminster, Burnaby, Edmonton, Winnipeg, Kitchener–Waterloo, Hamilton, Toronto, and Halifax). Though these kinds of

²¹ One interview representing a landlord association disputed this view, arguing that evictions were relatively rare considering the size of the market, and that most landlords operate professionally, ethically, and responsibly within a strong legislative context. Yet this interview also identified the primary driver of evictions and rental market problems as related to market conditions and an extreme lack of rental housing, identified as a “housing crisis.”

evictions appear to be occurring across Canada, their emergence is related to local conditions and addressing them requires solutions tailored to a particular jurisdiction and community.

The shift in types of evictions has also impacted the magnitude of evictions; interviews pointed to a recent rise in mass evictions of entire buildings, again often associated with a change in ownership. Mass evictions were noted by professionals in Vancouver, New Westminster, Winnipeg, Kitchener–Waterloo, Hamilton, Toronto, and Halifax, as well as by people with lived experience of eviction on Vancouver Island, in New Westminster, and in Winnipeg. Mass evictions pose particular challenges for communities, tenants, and service providers offering eviction prevention or post-eviction services and housing navigation. As one BC-based respondent described:

“One of the buildings we work with has 55 units in the building. Everybody was evicted. That’s probably a year and a half ago in our community. ... Relatively good-sized buildings in our community are aging. That’s usually when it’s happening. It impacts the community, you know, at a certain level. A 10-unit building is relatively small, ... [and] it’s manageable to try rehousing [them]. But all of a sudden 55 of them are leaving ... trying to rehouse them in a limited amount of time is quite impactful and challenging for our workers.”

Development-related evictions are likely symptomatic of market conditions. Demand for housing, especially affordable housing, is extremely high. Based on the reflections in our interviews, it appears that where markets and regulatory conditions allow, landlords are able to evict tenants to increase rents or otherwise capitalize on their unit(s). This incentivizes evictions through increased rental profits. Large and rapid increases in property values in many urban areas have driven some developers/landlords to purchase buildings and then engage in profit-maximizing behaviours, such as fixing up old stock to rent at a higher rate, changing policies around charging utilities, or otherwise pursuing above-guideline increases or finding ways to increase rents. As one BC-based respondent noted, “The high demand for housing is driving more unscrupulous landlords to utilize undesirable tactics to remove a tenant and increase their revenue by either renovating the unit and re-renting it out, or as I have dealt with... using a two-month notice [landlord’s own-use] followed by no occupancy and they use it as an Airbnb.”

Similarly, in Toronto a service provider remarked that:

“Landlords are driving the problems at the end of the day. They want the most money they can get from their unit.... In the past, the client walking away will mean they get no money from the arrears... But now, [compared] with the cost of the rental unit the tenant is currently paying, they can make it back in a short period of time by renting to a new person at a higher rate.”

In some communities, providers spoke of average rents having at least doubled or tripled. These extreme increases in rents were especially remarked upon by respondents in Vancouver, New Westminster, Burnaby, Kitchener–Waterloo, and Toronto, but high and rising rents were also discussed in interviews with participants in all other areas.

Evictions are potentially occurring more frequently, and service providers, housing navigators, and tenants are experiencing increased difficulty finding (other) housing. These shifts affect not only the people living in affordable units or areas—often vulnerable populations, such as seniors, low-income tenants, and those experiencing mental health challenges—but also the overall affordable stock. Across the board, respondents cited a general need for more affordable housing, and specifically larger units for Indigenous or newcomer families or housing with supports for those with physical or mental health needs. The issue of housing *supply*—of affordable but also safe, well-maintained, and appropriate stock—was cited as a broader issue in almost every interview.

According to professionals working on eviction prevention, beyond retaining or stabilizing people in their current housing, another concerted objective (in doing so) is to retain existing affordable stock. In some cases, shifts in the market conditions impacting evictions are associated also with a shift in both the types of landlords involved in eviction as well as in the sub-populations most impacted. Some service and social housing providers that work to stabilize people in rent-geared-to-income (RGI) or subsidized housing note that, recently, landlords are choosing to end longstanding relationships with them. One Ontario-based professional explained:

“That’s been a trend [here] with our older building apartments—that could really do with some updating, but also they want you out; they can raise the rent triple if you’re gone and they can only raise it 1.5% if you’re still in the unit. And we’re noticing a trend with some of our private landlord partners ... what we are finding now is when we’ve got tenants leaving—the most recent was someone who passed away and the landlord knew that that person had passed away, so they gave us 60 days’ notice on that unit. And we said, ‘this is not a problem tenant and we’ve been living here with them 20 years.’ And the property manager was quite a good guy and we’ve worked with them for a long time, and he said, ‘It’s a business decision, if we renovate that unit and put someone in there twice the rent—and most tenants don’t stay as long as [those in our program] would—then we can raise it again if that person moves.’ If they are not confined by the rent control guideline, they are confined by whatever the market will bear. So, units that we rent \$700 a month are now renting at \$1,800 a month, and that’s very common right now.”

Low vacancy rates or opportunities to rent at higher rates create a context in which landlords can be more discriminating in choosing tenants—and perhaps less willing “to take a risk” on certain tenants. As one service provider who works with youth remarked, “Our vacancy rate now is about 1%. [Housing] demand is so high that landlords will no longer work with housing programs or take risks on tenants. And rents are far higher than subsidies... Larger landlords will only work with us when vacancy rates are high [and they need tenants].”

In this context, many service providers are shifting their work to include a greater focus on landlord engagement and advocacy—accommodating the changing evictions landscape. As one housing program manager in Toronto reflected:

“In the last 5 years, rent has doubled... a two-bedroom has gone from \$900 to \$1,800, if not more. So housing people, if they are on social assistance, or pension, or even working minimum wage, is more difficult. We’ve had to switch [from housing people] to eviction prevention or housing stabilization or enhancing the housing situations of people. They may have problems with the landlord or rodents. But if they were to move, they would not be able to afford it. So now we advocate with landlords. People are feeling stuck where they are.”

The importance of relationship-building and collaboration with landlords was cited as central by almost every service provider working on eviction prevention, noting that “the relationships with landlords are critical.” One Halifax-based program noted their housing support workers “check in with landlords regularly, ‘how’s things going from your end?’ That ongoing kind of communication seems to help identify problems before they become evictable. A lot, a lot, *a lot* of it is about relationship building with landlords.”

Across the interviews, respondents distinguish the significant emergence of two different kinds of landlords: smaller, “amateur” landlords (who may not know their rules/responsibilities adequately), or larger property management companies buying or developing entire buildings. Many service providers noted a shift in the past decade in their relationships with landlords, especially an increasing reluctance among private market landlords to partner with them. This has particularly been the case in recent years, as housing market pressures have intensified.

Some interviews also cited a recent or current ‘crisis’ of mental health and addictions issues and the need for more services to support those as underlying or contributing factors for eviction. Respondents noted increased instances of hoarding behaviours, for example, and in some communities a rise in

demand for housing for the “hard-to-house” dealing with addictions (e.g., the ‘meth crisis’). While these individuals remain especially vulnerable to eviction, most key informants noticed a shift or broadening of the demographic composition of those facing or seeking assistance to prevent eviction, especially since around 2009. One provider in Toronto commented that the “bubble just keeps extending,” and that those seeking eviction prevention services are no longer limited to lower-income tenants or those with complex needs. Interviews indicate a growing number of people are vulnerable due to shifts in landlord behavior. Recently, some rent banks and emergency funds have expanded their eligibility criteria as people are requesting to access funds, for example, to move into “safer” housing or to avoid defaults on mortgage payments. The particular challenges and needs of sub-populations facing or experiencing evictions are discussed in the next section.

When asked to reflect on trends in evictions, many participants qualified their statements by indicating that their comments were based only on anecdotal data and experience. Responses highlighted a lack of data—not only at the broader national or community level, but even at the organizational or program level—on the actual frequency, reasons behind, or impacts of evictions. Interviews with professionals also revealed a wide recognition of both the need for better data, including for reporting to funders, and the challenges service organizations have in collecting and using data.

4.3 Contributing Factors and Impacts of Evictions

Interview findings highlight particular barriers, risk factors, and distinct needs for certain sub-populations. These are especially related to emerging primary causes of eviction and differential impacts of eviction because of intensified vulnerability. However, it should be noted that overwhelmingly the interviews suggest that those at risk or impacted by evictions is broadening, and this has presented challenges in terms of growing demand or scope for services aimed at more targeted clientele.

Demographic Groups Differentially Impacted

There were specific challenges noted for certain demographic groups or sub-populations. In particular, we note the following findings from the interviews.

Seniors or older adults

Both the number and proportion of seniors in Canada's population are growing and set to increase substantially as the baby boomer generation ages over the coming years. Reflecting on recent shifts in need, nearly every service provider we spoke with indicated that they have seen a rise in the number of seniors affected by housing insecurity or eviction, and in the number of older adults entering shelters, especially since about 2014–2015. The proportion of people falling into this category increases when including populations who have been homeless or experiencing severe housing insecurity for an extended period of time. As one BC-based service provider elaborated, among some of the poorest and most marginalized in our communities: "If someone makes it to age 45, then they are seniors in their particular neighborhood. So, keep that in mind, in the shelter system if someone comes in [who is] 45, 50–55, they are really seniors. Not necessarily 65+." Some of these individuals may experience similar risk factors or challenges, but may not be at the age of eligibility for services or benefits targeted to seniors.

There are a number of risk factors specific to seniors. The *primary issue seems to be affordability*, which is an issue aggravated by the income levels of many older adults. Seniors are generally on fixed or limited incomes, and thus are especially vulnerable to sudden changes in expenses related to rising housing costs or changes in benefits/allowances (or benefits not keeping pace with rising housing costs). For example, a respondent from a Toronto-based program noted recent increases in evictions due not only to own-use and redevelopment, but also to "non-payment, but non-payment related to changes in income." She continued:

"There are seniors who may be changing their income from employment to a pension, and [with] the high cost of rent, there is not the income going forward to sustain that, coupled with the cost of daily living. You know, the cost of an average one-bedroom (*sighs*), is going up in the past 2 years to where it is unaffordable. ... Our heart goes out to the senior who's lived at the same address for 30 years, 40 years, decades and their pension has remained fixed and their housing costs have increased. However, when you hear that their housing costs are still in the very modest range, it's another reason to try to save it from an affordability perspective, because we can't replace it."

One group in BC that works specifically with seniors noted that many, when possible, are going back to work part-time either to stabilize current housing or to cover increased rent in new housing following eviction.

Respondents also pointed to the *particular needs seniors have related to cognitive function or physical condition*. These can increase their likelihood of eviction for both financial and behavioural reasons. Some older adults begin to forget to pay bills or rent, or they may have particular difficulty understanding notices they receive from landlords. As individuals age, they may have increased difficulty physically maintaining their unit, or they may not physically be able to comply with landlord requests regarding maintenance. For example, a few service providers noted they have been assisting older adults in preparing units for pest treatment (this was primarily in a social housing context). One organization noted they have an outreach worker whose entire case load is dedicated to it, because:

“With the older adults, and that’s the vast majority of the buildings he goes into, the physical abilities, the chronic diseases, all of that stuff is interfering. Physically, a lot of our tenants are having problems moving stuff. We have some visually impaired tenants who can’t do too many modifications to their space, because they have to rely on touch a lot, nor can they read the notices if they even get them around dates and times. In some of our seniors, our older adult buildings, you know we have people with heart problems and people who’ve had knee surgery, or hip replacements, we have a lady who’s experienced a lot of falls recently and physically just can’t do the work. So, where our role *was* to teach skills, so our tenants would be able to do the stuff on their own, [now we are] trying to really prevent the eviction by going in and doing a lot of it... [but] that’s not a long-term strategy.”

For bedbug treatments of entire buildings, tenants are required to have the mattresses and box springs up and off the bed and leaning against a wall and, as one interviewee noted, “half of the seniors that we worked with weren’t physically able to do that.” As a result, an inability to “manage the premises” was cited as cause for eviction. A Winnipeg-based participant indicated that landlords are “becoming a lot more stricter. And the property managers are really adhering to the three strikes policy and guidelines and so on and so forth. Where there was a little bit more patience and leniency 8, 9, 10 years ago, now they’re wanting them out.”

Hoarding or clutter issues were cited as a primary issue among seniors, often because of cognitive decline or mental health issues. Seniors often have a lifetime’s volume of household goods and mementos, and if forced to move into smaller (and cheaper) housing, these goods can overwhelm the space and appear as hoarding. A service provider explained that seniors “have lived a certain way, and they don’t consider that as problematic. So being pointed out by an outreach worker, even though it is creating housing insecurity, it is a long process for seniors to sort of acknowledge and realize that yes,

that's the problem. ... Seniors don't like change very much." Interviews indicated that housekeeping services can help stabilize housing in some of these situations.

Seniors are also differentially affected by eviction. Renovictions and demovictions are occurring primarily in older (currently affordable) stock, and in many cases long-term tenants are seniors. In the BC Lower Mainland, for example, respondents reported there have been mass evictions that include a high proportion of seniors who had been living in their building for 10–30 years.

"Those buildings need some tender loving care. To have it viable, and safe a environment for people to continue living. So some of the owners are you know, good at keeping it up and keeping it available for renters. But some owners, property management companies say 'sell it to a new developer' ... and new developers come into the scene and decide to demolish altogether. That causes the massive evictions of long-term renters in those buildings. Majority of them, not majority, but a lot of them are seniors 60+ who lived in those apartment buildings 10 years, 20 years, 30 years, a long time... and they moved in when they were still working, and their rent had not really raised to the current rate. So, they were paying six, seven hundred for a one-bedroom for example. Now it's going to be about double that: twelve, thirteen, fourteen hundred for a one-bedroom unit in our community... When units are, you know, demolished, they built a new building. Even if [the landlord] invites them back to live in that apartment, financially it's not viable anymore. Because their income is fourteen, fifteen hundred about. So, it is not an option for them to go back to."

Social Isolation was also identified in interviews as a particular concern for seniors. The same BC-based service provider noted that most clients accessing services are socially isolated and not able to access the same level of social capital as others to fight an eviction or to find other housing leading up to or following eviction.

Providers also cite the *issue of ageism and instances of discrimination against elderly tenants* in the private rental market.

"Landlords don't mind the 60–70-year olds," one New Westminister service provider commented, "but they don't want them any older: 'I don't want people to die in my apartment' and 'are they going to be safe?!'" This provider expanded, "We compete with other demographic groups for very small supplies of rental stocks in our region. So, lots of other advertisements on Craigslist, on other. All landlords want young professionals. And our clients are not young professionals."

Re-housing can be especially difficult if an older adult requires particular kinds of housing or supports because of changing physical or mental conditions. Many older buildings are walk-ups without elevators, and in many communities, there is not enough housing that is appropriate. One BC-based service provider noted a rise in cases where an individual ends up going to the hospital with a physical health issue and then is unable to return to their unit as it no longer meets their needs, and in some cases these individuals are ending up homeless.

Moreover, *relocation can be disruptive and extremely disorienting*, especially for those who have lived in a building or community for a long time:

“If they have lived in a community for quarter of a century, they want to stay, continue where they are. ... Our workers do have a good relationship with the benevolent landlords in our regions, but those opportunities are few and far in between unfortunately. And when we run out of those, then we have to expand searches to neighboring municipalities or even further out. ... And [it’s] unfamiliar landscape; seniors are quite reluctant to change the scenery. So, it’s sometimes a very difficult navigation process.”

Ideally, seniors need supportive, purpose-built, and purpose-managed housing. Respondents pointed to a huge gap between independent living and long-term care facilities, and a lack but increasing demand for home care support.

Newcomers/migrants

Professionals noted challenges for newcomers in terms of housing navigation but also in accessing eviction prevention services. In several interviews, especially in the GTA region, Vancouver, and Winnipeg, respondents spoke about difficulties refugees have in accessing appropriate housing. One service provider noted that “Toronto is seeing huge influx of demand for shelter.... We have had a waitlist to access family shelter space for more than 3 years. Most of that is families, refugee families.” Because of issues related to occupancy standards (which assess bedroom requirements and overcrowding of households), cultural expectations (cultural norms about who gets to use which spaces in a home, or cultural patterns of extended family co-living), and the size of families, finding affordable and appropriate housing can be especially difficult.

Newcomers may face discrimination in the housing market. One Ontario-based professional explained that:

“[Discrimination] is not just about how people look but also size of family or if you are coming from another culture. [For example, when] there are ten people and they want a three-bedroom apartment... That is something the general public and landlords don’t want to pick up on ‘cause there can be a lot of cost. A lot has to do with education on how to do things here. For example, a woman from Vietnam who had mental health issues, she was making a fire on the electric stove to cook. ... That’s a challenge that private landlords don’t want to take on. They just want people staying and paying their rent and never talk to them.”

Cultural expectations, behavioural norms, and discrimination create conditions in which refugees and migrants may be more likely to face eviction due to “behavioural” reasons. Also, many face challenges related to cross-cultural communication or literacy as well as understanding notices they receive, their rights as tenants, or where to seek assistance. One professional in Toronto especially noted that legal status can also affect their eligibility for some benefits and services.

Children and youth

Several participants noted an increase in the number of families—and concurrently the percentage of children—they are seeing who are facing or experiencing eviction. Youth face eligibility issues, particularly as they age out of care but are not yet able to access benefits for adults. Youth may require more life skills development and independent-living assistance, and may especially benefit from the security of having an advocate or companion working with them. One respondent in Atlantic Canada who works exclusively with youth explained:

“It is mandatory that if they get housing, they meet with a housing support worker weekly... so they can look at their place... A lot of it is about housekeeping: ‘If this keeps up you’re going to get evicted.’ ... It’s about learning life skills, it’s about anger management – ‘you can’t punch holes in the walls or you will be evicted.’ A lot of those conversations happen at those visits. Sometimes it is [mediation] with the landlord when there is damage. Sometimes it is helping the youth work through the *Residential Tenancies Act*... if there is a Residential Tenancy Board appearance we absolutely would accompany and attend. We frequently attend or accompany meetings with landlords or residential managers. Usually before that, there is a meeting in our place where we discuss with the youth [how to handle the meeting].”

Additionally, in the context of high housing demand, landlords may not be willing to take a chance on someone with limited to no rental or utilities history. In some communities, rental rates are too high for the subsidies youth may receive, and some landlords are demanding co-signers or insurance at entry or lease renewal. A few respondents mentioned that some landlords have recently been requiring ‘proof of insurance’ as a means of denying access to rental units.

Mental health and addiction issues

Interviews confirmed the widely acknowledged understanding that those with mental health or addiction issues are particularly vulnerable to eviction. Several lived experience participants we interviewed spoke about how their mental health or previous addictions challenges have impacted their housing insecurity. “Housing is in such a crisis that everybody and their mother is calling for supportive housing,” one Ontario-based service provider told us. They continued:

“Mental illness is one of few diseases that pushes a person into poverty. You don’t often see a person with a heart condition suddenly out of a job and on the streets. But with mental illness chances are you are going to get screwed by the system. It means that at some point you will be marginalized, experience homelessness, or be on the verge of homelessness. So, you will need to go into sub-standard housing just to survive.”

In cases of mental health or cognitive issues, the ability to read and understand notices may be limited, and these individuals may be more timid or in need of advocacy.

The number one issue in the more tenant-specific “behavioural” category across our interviews was related to hoarding, which requires particular kinds of supports/prevention approaches and, as many front-line service workers reflected, understanding on the part of landlords. One service provider in Winnipeg indicated that she has to work with landlords for them to understand that hoarding, as a mental health issue, may require a longer-term intervention. Their services are most successful, she said, “after that first notice—I think first notice is best case scenario, because it gives us a couple of chances.” At the point the tenant has received a notice of termination or with a mediated agreement:

“We actually go back to the landlord and say unless you’re willing to give us a bit of a grace period and give this tenant a bit of a grace period, I mean that doesn’t even give us time to go in and meet the tenant, develop the service plan, build up correspondence, and I would say nine times out ten they’ll come back and say ‘yes, if you guys are going to get involved we’ll kind of back off a little bit and give you guys some time.’ But it’s very challenging. Especially when you’re dealing with the physical space ... and hoarding behaviors. And when there’s a lack of resources to truly address hoarding behaviors, ... it’s a band aid solution in terms of cleaning up the suite, and getting it organized just in enough time to get your treatment done or have a passing unit inspection. And then what we see is 2 or 3 years later after we’ve exited the picture, we’re getting re-referrals for the same person for the same reason.”

Regulatory Barriers

Interview findings emphasized that many of the challenges tenants face during an eviction process relate to their knowledge of their rights, their level of vulnerability, and the systemic, regulatory, and bureaucratic barriers that forestall their ability to access those rights. These barriers and challenges are often outside of the control of tenants yet deeply impact their lives.

Awareness of rights, and tenant vulnerability

A major and recurring theme across our interviews was the issue of tenants' awareness of their rights (and responsibilities) as renters. Many of the service providers we spoke with mentioned that tenants are often not aware of their rights or the full extent of them. One service provider in Toronto explained: "People don't know their rights, if they are evicted wrongfully, or if they get a notice of eviction, for certain behavioural things. They think they have to leave. They don't realize there is a process to fight it." This is particularly the case for vulnerable populations, who may face additional challenges. A BC-based legal advocate stated that many clients are below the poverty line and "have an education level that prohibits reading and writing to any great degree, comprehension is a difficulty... and they are not aware of their rights." These tenants may be more likely to comply with landlord requests to leave, or may not understand notices. Interviews indicated that tenant education is important not only for more vulnerable populations. Even those with high levels of education and social capital may not be aware of the full extent of tenant protections, and may have difficulty understanding notices or where to go for advice or assistance. For example, one Toronto-based service provider indicated:

"There are also a lot of tenants who come in and say they've been evicted, but they haven't even received a proper notice. Sometimes it is just a letter, or hand-written note, or verbal. Tenants don't know they can fight the eviction, especially a wrongful eviction. So we've been able to turn around a lot of those evictions."

Respondents indicated that even when tenants are aware they have certain rights, many feel disempowered by the process or choose not to access justice or fight an eviction. As many interviews with tenants indicated, and as discussed below, the tenant-landlord relationship is one characterized by unequal power dynamics, and this becomes even more stark in cases where tenants do attempt to access justice.

Power dynamics and accessing justice

There are a number of barriers that interviewees identified as limiting tenants' access to justice. Some have to do with their broader vulnerability or marginalization. Tenants may have mental health

challenges, or difficulty reading or understanding notices. Sometimes, even identifying eviction or landlord requests *as* issues relating to rights, *as* legal issues, can be a barrier. One legal advocate in Ontario noted the importance of providing legal training to service organizations and front-line staff in communities:

“So they’re able to identify this is a housing *legal* issue. Because most people don’t know that their issue is a *legal* issue, so then they don’t go to look for their legal rights, right? I think online is really important, but the outreach online is not guaranteed... and if someone is researching online they would need to understand and identify that there is even a law to protect them.”

As she explained, this kind of eviction-specific literacy is not only lacking among tenants, but also across service organizations, housing providers, and even the civil service. It is clear there is need for more eviction literacy, and better ways to disseminate information to tenants. Interviews indicate that often service providers, particularly those not working specifically in housing, are inclined to assist reactively and with re-housing, rather than recognizing a legal issue and the possibility of fighting a potential eviction.

Advocates and tenants we spoke with expressed that even when tenants do know they can fight an eviction, it is often a stressful and often disempowering process, and anecdotally, many either don’t fight an eviction or withdraw from the process at some point. Some talked about having a lack of capacity, energy, time, or resources, and many discussed the stress and negative impacts on mental health associated with experiencing both housing insecurity and engaging in a legal process simultaneously. A Winnipeg-based participant recounted:

“We went to schedule a hearing... we got a letter to say we could come in and present our evidence... but the stress was too much. ... He ended up moving out.... We wanted to [fight] them; what they were doing was wrong. But we dropped that too, it was too much stress—the thought of going and preparing evidence and speaking formally. It was too much mental stress. It was having an effect on his mental health. To us, it wasn’t worth it anymore.”

Many are fearful of going to a rental board or tribunal. For one, many vulnerable people have a history of conflict with the legal system or distrust of government systems. One BC-based legal advocate explained:

“A lot of my clients [are fearful of tribunals] not only because of the process involved but especially because we have those individuals who have conflict with the law—either personal experience or through a family members or close friends—and they just don’t want to or trust the Residential Tenancy Branch. They don’t trust this process and I’ll be honest with you, I don’t think that mistrust is unfounded.”

The fact that many tenants find the legal and tribunal process intimidating was seen by respondents as further empowering landlords. As one respondent put it: “It’s an us versus them mentality in a tribunal. This big, scary, rich-cat landlord is going to say his piece. And then here’s little us. We somehow have to go up against that. It’s adversarial. It’s extremely intimidating.”

Indeed, one recurring theme across our interviews was the issue of the power dynamics related to renting and evictions. Tenants are inherently in a vulnerable position vis-à-vis their landlords, and this is even more the case in a demand-heavy market context. “There is a 1% vacancy rate [here],” one Ontario-based service provider said, “and such a demand is driving up rent... and legislation is biased towards the profit-making private sector, *not* a reasonable rent-controlled environment. ... Landlords have too much power, and the voice of tenants is not heard.” This power imbalance was repeatedly mentioned in interviews. Landlords, particularly larger property management companies, were seen by respondents as savvy in navigating the system, and many would have legal representation at tribunals where tenants did not. As one lived experience participant said, “Landlords know how to work the system, and we don’t.” There was a general feeling across our interviews—among advocates, service providers, and tenants—that the tenancy regulatory system is biased or broken, and heavily weighted in favour of landlords. As one legal advocate in BC explained:

“There are a dozen boxes the landlord can tick [on the eviction form] and the landlord only has to prove one. So the landlord can tick ten boxes and the arbitrator will entertain each item. In some [cases], it is quick because the landlord has utilized this simply to try to get the tenant out and they don’t have evidence of any of these activities they are making accusation against the tenant about.”

Beyond a general fear of legal or government systems, many felt there were not clear or consistent rules to follow, and that navigating the bureaucracy was overwhelming. The process and its timeframes were seen by some as arbitrary. “The whole eviction process is too drawn out,” one service provider said, “and at other times it is arbitrary. In some circumstances it is drawn out for years; in a similar situation it happens in months.” Additionally, many tribunals face significant backlogs and delays in conducting hearings, with implications related to increased costs and stress for both landlords and tenants.

Moreover, a few interviewees raised the issue that the tenancy system is only a quasi-judicial body, and to a large extent the branches operate under their own discretion. This means that “when an arbitrator renders a decision, you can espouse previous decisions all you want, ... but

they are more than likely to tell you ... ‘I’ll stop you right there, I don’t have to hear the previous decisions.’” Tenants also complained that an arbitrator may hear the same “behavioural” issue raised by a landlord across a number of tenants in the same building, but there is no ‘flag’ in the system to enable the board/branch to review complaints—by either tenants or landlords—across multiple units, or to take those complaints into consideration in rendering a decision. This contributes to the sense that tribunal decisions may be arbitrary or inconsistent. Another common complaint related to the eviction process, and encounters with rental tribunals or boards, was a lack of dignified treatment. A legal advocate in BC commented:

“My experience with the Residential Tenancy Branch has been very negative encounters with the arbitrators... you know, even a successful verdict, a successful decision, it’s still a horrendous experience for myself and the tenant to have to endure. ... I have had arbitrators just be downright cruel. It is cruel [what] my clients have been subjected to in the past with some of these arbitrators, and your avenue of complaint is so limited and you have no proof of it beyond your testimony which naturally will be called into question.”

Systems-related barriers

Interviews also pointed to barriers related to eligibility issues. This has to do with the way services and outreach are structured, and may be related to the specific mandates or funding-related restrictions of an organization. A number of eligibility or service system gaps for certain demographic groups have been noted in above sections. These might include, for example, older adults not able to access services because of their age, newcomers because of their status, or youth who have aged out of care. On the whole, service providers explained that many tenants they work with, and particularly those deemed the ‘hardest to house,’ may have burned bridges, may be inconsistent in their response to service, may be overwhelmed by their problems and not sure where to begin, and/or may be unable to understand the severity of an eviction notice. Some service system factors that impact tenants’ ability to access services and prevent eviction include exclusive or inflexible criteria, priorities (especially on the part of funders) that may not align with (changing) tenant needs, and waitlists or general lack of resources. This underscores the need for good comprehensive data indicating the scale, scope, and shifting drivers of evictions. Another point raised was that eviction prevention conversations, particularly on the part of landlords but also service providers, are often framed

with a focus on a problem— “stop that, fix that, change that, or you will get evicted”—rather than being solution-oriented.

A major barrier related to legal advocacy and fighting evictions is the legal aid system. There is a large, and in many provinces widening, gap between those who qualify for legal aid and those who can afford to hire a lawyer. “The [income] threshold in Ontario is only \$17,000 dollars. A lot of people can’t afford a lawyer and can’t get legal assistance officially,” one participant told us. This means that many people may go before a rental board or tribunal without legal representation or may avoid going altogether. Of course, accessing legal help requires a tenant to recognize their rights in the first place.

4.4 Reflections of Tenants Who Experienced Eviction

Interviews with people who had lived experienced of eviction provided additional insights and deeper context to the findings of the literature review and interviews with service providers. While the findings from these interviews provide a snapshot of challenges and impacts related to evictions (and should not be considered generalizable), they point to and confirm some important findings. For instance, evictions are happening which are not caused by actions of the tenant, but by owners/landlords seeking to re-develop and/or maximize rents on their units. Also, the interviews reveal the long-term and intense consequences of evictions on those who experience them, particularly for those who are already vulnerable or marginalized.

The majority of the tenants interviewed reported being evicted from private rental housing. A high number of our respondents were from vulnerable or marginalized populations. Eight reported very low income, three were Indigenous, six were older than 50 (three 65 or older and on fixed pensions), two were veterans (both Indigenous and reporting PTSD), three identified as struggling with mental health, and one reported being in very poor physical health and on disability. (More information on the sample can be found in *Appendix F*.) One interview noted that the other tenants in the building (which was experiencing a mass eviction) were mostly new immigrants who “were timid, meek, and didn’t want to challenge [the landlord].” This speaks to the well documented recognition in the literature that those who are poorest, most vulnerable, and most in need of affordable housing may be most at risk of eviction and in some cases more likely to be living in housing targeted for redevelopment or change in use (see discussion in the section *Who Gets Evicted and Why*, above).

Of the ten interviews with former tenants who had been evicted, eight experienced a development-related eviction (e.g., renoviction or own-use eviction), and five of those were reported to be mass evictions, where the entire building or a large proportion of units received eviction notices. Of the remaining two, one eviction was directly related to an inability to pay the rent due to poverty, the other case was an example of conflict (including violence) between the tenant and the landlord, resulting in the tenant being illegally locked out of the residence.

According to participants, the justification for large-scale evictions cited by landlords or property managers was that the building required renovations. In one of these cases in Winnipeg, the tenant indicated that “they were doing cosmetic renovations, not actually rebuilding anything.” In the others, more substantial work was being undertaken. In every instance of a mass eviction, it followed the sale of the building to a new owner. This suggests a need for a change to regulation to attach rent-control to the unit of housing rather than the tenant. Following the change in ownership, interviewees noted a huge increase in rent (in one case it more than doubled), which made their unit unaffordable and would not have allowed them to stay had they wished to do so. Sizable increases in rent were mentioned in other interviews as well, especially in Vancouver and Toronto.

Most respondents, particularly those who experienced a renoviction, reported illegal or unethical actions by landlords. Sometimes eviction notices were presented to tenants, but often these were informal and/or short notices—in one case the tenant received a two-day notice to vacate by the end of the month. Note that such informal notices leave no formal record, and are not and cannot be tracked. Acts of harassment and threats (implied or explicit) were commonly reported in the interviews, and they included a range of activities. Illegal entry (without notice or with short notice) by the landlord or renovation crews was a common complaint, and in one case the tenant had to install a new lock on the front door of her unit because people were coming into her unit. “The same guy came in many times,” she said, even though “he knew not to. ... They would call, ‘is anyone home? Are you asleep?’” She reported feeling unsafe, fear, and anxiety, and she lost sleep due to this. Many participants felt they were victims of intimidation and bullying, which manifested in examples of conversations between tenants and landlords or building managers. One Indigenous tenant indicated he experienced racism; he was told “I don’t like you; I want you out of here” as the reason for eviction. Additionally, many participants mentioned the shutdown of utilities (heat, water, and/or electricity) not associated with

repairs or renovations. In one case the tenant reported an explicit threat of violence by “hired thugs” of the landlord: “I tried talking to [the landlord], he had this off-duty police officer working for him, and he threatened to kick the shit out of me. I told him, ‘You’re a police-officer, what are you doing?’” Eviction by dereliction was also commonly reported. This included the lack of maintenance or upkeep of a building, poor security (including trespassers in the building, sleeping or using drugs in stairwells, hallways, or empty units), and failure to address vermin in the building. It should be noted that in most of the interviews, the rental building was described as being older and not updated or renovated in many decades, though usually well-maintained until taken over by a new owner.

The effects of eviction on tenants can be enormous. Four of our respondents were evicted into homelessness. Three of these were situations of short-term hidden homelessness—one couch-surfed, one lived in a garage, and another slept in his car for a few nights until new affordable housing could be found. One had difficulty locating an apartment that was affordable with his pension, and he is currently drawing down very limited savings while hoping to find a roommate. Another remains homeless, several months after his eviction. These participants lost all or most of their belongings or had belongings damaged by renovations (improper removal of unsafe building materials without room-sealing or clean-up, described as an act of intimidation).

Perhaps even more profound were the reported impacts on physical and mental health. Some participants saw their physical health deteriorate post-eviction. In some cases, timing, commute issues, or distance decreased their overall visits to doctors or general physical activity. For many, physical health impacts were related to stress and their mental health leading up to and following eviction. One respondent described years of anxiety related to housing insecurity even before the actual eviction, as rumors or outright threats of eviction circulated. Tenants often spoke of their experiences using the language of trauma. We repeatedly heard references to *anxiety, fear, depression, loss, being intimidated, being overwhelmed, and feeling exhausted*. A tenant evicted because of own-use reasons described how coping with an eviction and its fallout takes enormous amounts of mental and emotional energy. It requires reordering one’s life—finding new housing, sometimes in a new community, with new schools for children, new routines, and new commutes—all in a difficult housing market, under intense time pressure. She noted that having to leave her housing “wasn’t in my plan,” and that it felt like “the rug is *literally* pulled out from underneath you.” Evictions are “taxing on the mentality” and it is important to note the additional stress and “fatigue of losing one’s home *involuntarily*.” Interviewees

expressed how important their home was to them. Their home provides stability, safety, security, wellbeing, and continuity in one's life, and housing loss can profoundly affect a person. One suggested they were still "living through the ramifications of this [eviction]," months after they had moved, and one asked rhetorically, "how do I get my life back?"

Navigating the housing market and finding new housing was challenging for every person we spoke with, and this was compounded by current market conditions. It is even more taxing to look for new housing while also fighting against an eviction. As one tenant stated:

"Finding [housing] is a whole other challenge. It is fighting two fights... fighting the rent-increase, and trying to find a new place you can live, in case you don't win. There are places available, but nothing under \$800. We looked at a one-bedroom, it was \$900. And wages have remained stagnant for years."

Evictions can have long-term consequences, often creating additional problems related to debt, lack of funds for a new unit (damage deposit, first/last month's rent), loss of belongings, damage to credit ratings, and damage to rental history or reputation. As one Winnipeg tenant exclaimed, "this stuff continues to haunt you!" These reflections echo what is evident in the literature, that evictions can haunt and have long-term health, mental-health, housing-instability, and life-course impacts on people (see *The Importance of Preventing Evictions*).

All participants noted they would have liked to have had better knowledge of their rights and residential tenancy protections as well as awareness of services that may be available, including housing navigation services. A few respondents did access housing-related services, though in every case it was already too late to save the tenancy. Many interacted with a residential tenancy board or tribunal. One managed to win several delays to his eviction—at significant financial cost—before ultimately accepting a settlement (at financial loss, on the advice of his legal advocate). The majority either did not fight the eviction or where they attempted to, either ended up withdrawing or losing outright. The sister of one evicted tenant described the challenge:

"It is heartbreaking for us... They strong-armed him out, with all the layers of bureaucracy that even I have trouble navigating... and [the tenant] has Asperger's so he struggles with connecting with people, especially officials. I felt he was being pushed out."

Interviewees described tenancy board and tribunal processes as overwhelming and unhelpful to tenants, biased towards landlords, and designed primarily to address the problem of a tenant not paying rent, rather than confronting the actions of a landlord.

Participants with lived experience had some interesting suggestions on how to better support tenants and prevent evictions. One tenant suggested addressing the general lack of knowledge by mandating that a *'Tenant Bill of Rights'* be attached to every lease. Two suggested the need for community-specific and accessible 'how to' videos on dealing with an eviction, engaging with tenancy boards/tribunals, and knowing one's rights. Another noted a need for a central hub/organization for accessing information and advocacy. Many expressed the need for change within residential tenancy branches and boards, to improve accessibility, transparency, and advocacy for tenants.

Participants also expressed gratitude at being able to discuss their experiences and the impact eviction had on their lives. In some instances, they noted that, while it was difficult to be reminded of the emotions and stresses related with their situation, reflecting on it was somewhat cathartic and even empowering as well. This may speak to the need for more widely available counseling and housing services generally, particularly as part of post-eviction services. As one tenant expressed, "it's nice to talk to someone about it," and in the absence of feeling they received justice in fighting their eviction, another commented, "we look at [participating in] this research as part of the fight."

4.5 Eviction Prevention Measures

Programmatic Approaches

Emergency funding and rent banks

Many service organizations we spoke with offer no-interest or forgivable loans or access to emergency funds. Most are intended for one-time use, to assist tenants in covering arrears or meeting rent payments in the short term (e.g., if a tenant experiences an unexpected drop in income). Rent banks are fairly common across the country, and several interviewees spoke about them. Rent banks are an important source of emergency financial aid for those facing eviction due to non-payment of rent or arrears. Interviews suggested that most loan programs require payback, but usually at low payment levels aligned with a tenant's ability to pay. A few offer forgivable loans or partially forgivable loans. One program requires the tenant to attend a financial management course and provides a 10% forgivable

portion of the loan for doing so. Some programs also provide short-term financial assistance to put toward utility payments or damage deposits. Several providers indicated that in recent years they have had to expand their eligibility criteria for accessing funds, as a broader group of people are needing to access them. The was described as a direct response “to the changing housing landscape and the rise in rent.” For one program, for example, the target now focuses on “the working poor who make a little more than being eligible for social assistance.” One rent bank, for example, was originally for single mothers or families with children, but was expanded to include seniors and then anyone who met certain income criteria. In some cases, programs have also expanded the intended uses of funds—for example, following the 2008–2009 financial crisis, one program shifted to assist people not able to pay their mortgages who were moving into rental units or more affordable or safe housing.

An interview with a service provider in Toronto noted an interesting shift in rent bank use. A large proportion of their clients had typically been referred by landlords, but this is no longer the case:

“Affordability is a very huge issue and landlords are very eager to evict. With the rent bank, we used to get a lot of referrals from the landlord ... so that they could collect their arrears, but now it is completely the opposite. They want them to completely get out ... and they won’t bother referring them to the rent bank. It works out for them; they evict them and they can increase the rent for a new tenant. So, the rent bank is actually losing a lot of clients because we do not have a lot of referrals from the landlords. When we first started the rent bank ... it was a great thing for the landlords, it saved them the money they had to spend on evicting people, but now they are so excited to evict people and that’s a huge issue for our clients.”

Their primarily referrals now come from social service agencies, and they recently developed a social media presence and are starting a public transit campaign in an effort to reach more clients (and dissuade payday loan use).

There are several important considerations in the operation of rent banks. Most programs assess a tenant’s situation to ensure that a loan will stabilize the tenancy over the longer term, rather than just delay an eviction. This may involve developing budgeting strategies or an individualized financial plan. In some cases, emergency funds may be accessed to retain housing temporarily while tenants look for alternative, more affordable and stable housing options. Another issue is related to the point in time when tenants access these funds. Interviews indicate that people generally apply for emergency funding when they are in acute crisis, and often it is too late in the eviction process by that point. Rent banks typically only cover small amounts (e.g., less than \$1,000), and they are not designed to resolve larger

arrears problems. In addition, rent banks have a challenge in managing risk and maintaining operations. Some tenants may not be able pay back the loan, even at low rates. For this reason, respondents suggested that capitalization for a program should be yearly.

Service providers we spoke with said that emergency funds are important and serve a critical function, preventing evictions for some people. A legal advocate in Ontario mentioned that the rent bank often serves an important function in providing emergency financial assistance in cases where an eviction hearing is mediated: “We sit with tenant and landlord to come up with a payment plan, and the rent bank comes into play. ... Just because someone has an eviction hearing doesn’t mean they have to be evicted that day.” However, she stressed, as did nearly everyone we interviewed, that in many cases, these funds need to be complemented by other supports to ensure longer-term housing stabilization. “The use of funds is not the answer by itself,” an Ontario-based provider said. “Along with the funds, rapid interventions that address the ongoing housing, income, employment or other contributing factors are required more often than not in order to sustain housing after an eviction has been stopped.” Moreover, in the context of stagnating incomes and rising rents, many cited these options as mitigative and recognized they are not sustaining in the longer term, as they are not intended to address underlying or root causes impacting housing insecurity.

Comprehensive support services

For many individuals, the more comprehensive the support system that can be put into place, the more likely housing can be retained and eviction prevented. Some providers we spoke with had services oriented to specific populations or those with specific needs (such as people who have experienced homelessness as well as mental health challenges or addictions). Interviews stressed that low barriers to eligibility are critical, as are flexible and creative problem solving.

Service providers we spoke with are using a wide range of services to address challenges tenants are facing, including:

- Information and education
- Life skills development
- Budgeting and financial skills development
- Mediation, conflict resolution, and advocacy
- Housing navigation
- Resource navigation

- Referrals, including to legal assistance

Most comprehensive service approaches undertake an assessment process at intake. They co-develop a plan based on needs—whether “it’s a support plan, advocacy, providing information, referral to internal or external resources, whatever the case may be.” Many professionals spoke about assisting people in accessing benefits for which they were eligible (e.g., disability benefits, rental assistance, utility/energy benefits, etc.). Often, the intake process involves gathering information about prior housing history, which can be used to identify housing-related barriers or challenges. One service provider respondent in Toronto indicated that they often have individuals with previous evictions who have rent or utility arrears ranging from \$5,000-\$14,000, and find they have addictions issues, but stressed that “if you engage a person at a human level in a dignified way, they will work with you on that stuff; they *want* to be housed.”

Most service providers spoke about the importance of *meeting people where they are*, and of listening to their needs. People “are very good at giving feedback as to what their needs are and what their supports could be,” and this feedback often informed program changes or improvements. Sometimes, this meant simple but powerful adjustments in organization or programmatic language or framing, generally to be more positive, strengths-based, and solution-oriented. One organization in Atlantic Canada indicated that people were not accessing their services because they did not see themselves as needing them: “I do not identify as you guys are describing me,” they would say, and that “was very eye-opening for us, that maybe we are saying we are working with people and they are not connecting with us.... So we now say ... that we are working with people to view their strengths, to help them be well and meet their goals.” Many organizations use outreach or mobile workers to identify challenges early and help stabilize housing and prevent evictions.

Housing support services often involved life skills and independent living education, coaching tenants on cleanliness, laundry, and general maintenance. For example, “you work to help [tenants] understand that garbage shouldn’t be spread everywhere, right, and you work along that person and reinforce norms ... the key is about education; we forget educating folks on what we perceive as little things is key for a person’s success.” Support workers check in on tenants on a regular basis. Many provide guidance on issues such as anger management, particularly to avoid damage to units and to maintain good relationships with caretakers and landlords. Other services mentioned include financial empowerment

and literacy services, and specific mental health and addictions supports. Support workers may also provide counseling or assistance with landlord mediation. One professional in Halifax commented:

“We have not got to too many residential hearings, although if there was a hearing with the residential tenancy board, we will absolutely accompany [the tenant] and attend. We do frequently attend conversations with our landlords and property managers and usually during that there is a meeting in our program space that everyone hears how it is going to go, and what we think you should say when it gets to this, etc. We try to keep [tenants] engaged in that process as respectfully as possible throughout, even if [it doesn’t go] the way that they want it to.”

While we often spoke with housing support workers at organizations, because they have a more direct focus on eviction prevention, interviewees stressed the importance of recognizing the interconnectedness of housing and other issues, such as physical and mental health. Some had an on-staff nurse to support the mental, physical, and emotional health of individuals as they accessed housing services, and to help “just navigate health care systems themselves, which can be overwhelming and complex.” Tenant needs are often multiple and layered and interviews noted that providing services often requires coordination and cooperation with other sectors.

Most service organizations commented on the importance of relationships with landlords. For one, support workers often maintain ongoing relationships with landlords: “There is frequent and regular conversations with landlords, so our housing support will check in with landlords on how things are going from their end. That ongoing conversation identifies problems before they become evictable problems.” In addition, many offer housing navigation services, which involve providing information and guidance on finding housing, sometimes specifically targeted to a population such as seniors or youth. Organizations rely on partnerships with landlords in their housing navigation work, to house and re-house tenants. Though few indicated they explicitly offer “post-eviction” services, in some instances housing navigation help could be considered to fall in that category. Some organizations also provided housing. This was often on temporary basis in the form of shelters or transitional housing, but in a few cases they provided longer-term housing within the umbrella of their organization.

When asked if there was a timeframe for access to their services, one provider in BC responded no, and then went on to elaborate:

“When we were first starting this program we were being very idealistic and we thought there would be a time limit for our clients’ involvements, but it is not possible—especially with our

senior clients, I think it will be for life. Because [of] their functioning, which keeps declining and it will not get better, so the seniors will be with us for a very long time. Most of them will be with us 'til they pass away or check into long-term care.”

Others mentioned they do not have explicit timeframes, and that the length of time for services varies. However, a few noted that sometimes they end up keeping tenants as clients because there is no comparable support available, and otherwise the person would lose their mental health supports or rent supplements, for example. One Halifax-based provider explained that “there are supplements [associated with our program] and when that is taken off, they are going to lose their housing. ...Unfortunately, [some people] with significant mental health issues ... could probably be connected to a housing support worker for the rest of their lives.”

Guaranteed rent and trusteeships

In some cases, trusteeship can be a strong tool that housing service providers can use to stabilize tenancies. Many respondents indicated that in the current market (with low vacancy and high rental rates) landlords are often unwilling to rent to those they perceive to be ‘higher risk’ tenants, including youth and sometimes older seniors. They noted that tenancies where the landlord is guaranteed rent are much more attractive to the landlord. This includes trusteeships, where rent is paid directly to the landlord, and ‘head-leases,’ where the program is the renter and the tenant is either a sub-lease or pays a ‘program fee’ instead of rent.

As part of their attempt to re-house displaced seniors, one BC-based service provider said that one of the only pieces of ‘leverage’ “we have sort of available is a federal or provincial solid, guaranteed income. So you will get rent payment, guaranteed. That’s something that we focus on” in advocating for seniors’ tenancies. Another provider, who works primarily with youth, said: “Not too many landlords were willing to rent to a 19- or 20- or 21-year old without a co-signer.... Some landlords said, ‘You have a housing support worker ... and a trustee, okay then I will take a risk and sign the lease.’” However, the degree to which a trusteeship provides this kind of leverage under current market conditions appears to be changing in some communities; he continued: “So that was very helpful at some point; it’s changed over the years. ... [Now] our vacancy rate is under 1%, [and] what that means is that larger property management companies are getting more selective. ... We had one tell our housing support worker directly that ‘I am not going to work with anyone that comes with a housing support worker, so you don’t have to call me anymore.’”

Education and Awareness Building – Tenants

Most education-related approaches to eviction prevention mentioned in our interviews were aimed at tenants. Service providers emphasized the importance of education for tenants in ensuring stable tenancies. Learning how to be a ‘good tenant’ was seen as particularly helpful for people who may be new to the rental market (such as youth) or who have been out of the rental market for a period of time (such as people who have experienced homelessness). We note that these educational approaches are less effective, of course, if the primary cause of eviction is directly related to the actions of property developers or landlords.

Across the service providers and organizations interviewed, education-related programming or services related to eviction prevention included a wide range of areas, including especially:

- rights and responsibilities as a tenant;
- life skills development, including financial or budgeting skills and household maintenance skills;
- anger management and conflict resolution skills; and
- information on leases or housing contracts, the tenancy branch, and tenancy board or tribunal processes.

How education is provided is important, as well. Information needs to be communicated in an accessible, easy to understand way. One provider in Winnipeg shared an illustrative example of holding a workshop with tenants:

“We had, oh it was crazy, the room was packed. We had [a housing provider representative] come in to do a presentation and have a discussion with tenants around pest prevention and all of that other stuff. And I swore people had pitchforks, ‘Things are getting worse, and not getting better! Your units are horrible’ and so on and so forth. And then he went into the education piece, and talked about—and this is where I learned and I’m like, ‘I’ve been doing this for a long time and this is the first I’ve heard!’—he says, ‘Did you guys know it’s more important what you do *in between* treatments than preparing for treatments? You know, the next day or two, you should kill anything on site. Anything dead, you should vacuum. You should do your laundry once a week.’ And he gave this list of stuff, and the tenants were floored! They said, ‘Why hasn’t anyone told us that?’ And then he says, ‘Well, we give out these blue booklets,’ and what I don’t think [he had] realized is that the literacy [levels] weren’t necessarily there, and a lot of the tenants wouldn’t necessarily read a lot of the informational booklets that they were getting.”

After the workshop, she reflected that “it absolutely simmered the tensions in the room.... It was an eyeopener, and ... the tenants felt that they could be better informed around changes that impact them.”

In a few interviews, respondents suggested that education on tenancies and life skills and household management should be broadly provided to the public. One professional in Hamilton commented:

“Education is so important. First, it is knowing your rights, your legal rights as a tenant. Most people actually don’t know their rights, and within the more marginalized or vulnerable population, that legal education goes a long way. ... Just because something is in your lease, doesn’t make it legal. To be able to know certain, just basic, what is a legal eviction and what is an illegal eviction. We see illegal evictions, you know, people being locked out, with locks being changed, ... or where they’re being threatened or forced to leave, and being able to understand what your legal rights are in that case is really important.”

Interviewees mentioned that this kind of legal education should also be made widely available to service providers as part of professional staff training, because as one Toronto-based respondent highlighted, “Those organizations, the service providers, they are meeting people who might ... not be going to the organization with a housing problem, but they usually have a housing problem. So educating the staff at those service organizations ... so they’re able to identify the issue [is important].”

One service provider mused that such education could be provided in high schools. This might help address the issue, for example, of tenants not even knowing to identify an issue *as* a legal issue—then they will know to seek out or refer individuals to the appropriate resources. Another interviewee noted that because fear is a problem, especially for vulnerable people, public education is important as an antidote.

Education and Awareness Building – Landlords

Interviews also suggested there be education for landlords, for example on issues such as challenges related to mental health or addictions, or cross-cultural understanding and mediation or conflict resolution approaches. One service provider in Hamilton expressed:

“In some instances, even just speaking to tenants like they’re human beings, treating them with dignity and treating them with respect in their interactions, would go a long way. Some of the tenants feel like the landlords have it out for them no matter what they do, and they feel threatened all the time or they have to walk on eggshells. I think having a better understanding of mental illness in general might go a long way. At a building we went to, [the] manager hadn’t

really had much experience in a mental health system or didn't know much about mental illnesses per se. ... When we would see each other, we would talk about resources in the community, crisis services. I received permission from the tenants to then share with her the mental health worker— 'if you see any issues or concerns, here's who you call'—that kind of thing. So, maybe a better understanding of certain issues that a lot of tenants in certain buildings might experience or you might come across that are easy to, I don't want to say 'fix' but address, if you have that awareness or education or training or something like that."

Several interviewees also suggested the need to educate housing providers on their responsibilities. In particular, respondents noted that some challenges are associated with smaller or more 'amateur' landlords, who may be operating in the secondary market. These include cases of smaller, family-run businesses or single units that are rented (e.g., secondary suites). Many of these housing providers may be relatively new to the landlord role, and perhaps less familiar with provincial and municipal tenancy regulations. For example, a non-profit housing provider we spoke with in Ontario said that "one of the biggest things is that the landlord has no idea of their duty to accommodate, and when you're at the tribunal, the landlord is obligated to provide for the tenants." She said they send their organization's home support workers educate tenants, social service workers, as well as other landlords "on what I call housing 101, about the duties and the rights of landlords and tenants' rights." She went on:

"And this is particularly for our youth population. The landlords can't just knock on your door and say get out by Friday. There is a process to that and I was shocked by the number of youth workers who didn't know that. And when I look at the demographics, they were young, straight out of school and lived with their parents so they have no idea about that kind of relationship. It was simple and quick and not that they have to understand the entire landlord Act but they need to know the basics."

A few respondents noted that understanding one's rights, and also responsibilities, is even more difficult—for everyone concerned—when changes to by-laws or regulations are made rapidly or with little consultation or broad communication.

One interviewee noted that "Preventing Eviction = Education," and another in Ontario, speaking from the perspective of a housing provider, noted that:

"At the end of the day, you know it's all about knowledge. ... It's incumbent upon landlords to educate themselves and to know the *Residential Tenancy Act* to operate their businesses responsibly and professionally.... You should not be a landlord unless you understand [the Act]. You're exposing yourself to huge risk if you don't understand it... and if you as a landlord do something stupid it will harm our industry."

Some landlord associations provide comprehensive educational resources on regulations and responsibilities as well as issues related to privacy, human rights, and business operations. Some noted that landlord self-help clinics exist in their communities. A few interviews also mentioned landlord registries, which are designed to assist renters in identifying knowledgeable and professional landlords. Landlords must complete educational programs to be ‘certified’ in their provincial registry.

Collective Organizing and Tenant Associations

According to some interviewees, one of the most effective means of eviction-prevention related education was through community organizations and tenant associations. They were identified as particularly helpful in the context of illegal evictions and providing tenants information about their rights and residential tenancy board processes. Aside from large-scale legal or regulatory reforms, tenant organizing was seen by many participants—particularly in BC and Ontario—as one of the best ways to address the power imbalance between landlords and tenants. Tenant organizations allow tenants to collectively voice concerns, and they can share those concerns through the media so the public is informed. This kind of collective organizing pushed to have progressive representatives elected in some municipalities in BC, for example, and they were cited as effective at pushing for tenant protections and a progressive agenda on housing issues in their community.

Respondents indicated that tenant associations work especially well in big buildings, where there are common areas to meet, “where, you know, you speak to your neighbour and find out they have the same repair issue—that collective voice is a lot more powerful.” However, in cases where tenants are more isolated, for example in many own-use situations, it is “harder for them to find others and collectively oppose even their same landlord.” Legal advocates we spoke with are working to help people to organize on the ground outside of these big buildings, often through existing or the creation of neighbourhood associations (e.g., where displacement, for example related to gentrification, might be taking place across an entire area). Several lived experience interviewees commented on the importance of tenant groups in their communities, and of the profound and empowering effect of having peer support and community strength, both in facing and fighting evictions as well as during the search for new housing and dealing with post-eviction consequences.

Regulatory/System-Level Approaches

Broader regulatory changes

In a few jurisdictions across Canada, new regulatory approaches are emerging to address trends in evictions.²² These may be seen as more effective, especially when addressing problems related to renovations or own-use evictions, which the existing regulatory structure was not expressly designed to address.

It appears that BC has implemented some of the strongest eviction-related legislation in the country. Its *Residential Tenancy Act* (RTA) has been amended to strengthen the notification period and compensation provided to tenants when they are displaced. This was in response to the housing crisis related to a dramatic rise in renovations. Two interviews with housing professionals noted that LandlordBC (the provincial professional association of landlords) worked with the provincial government in developing changes to the RTA and has supported those changes.

One interview noted that BC Housing working, with the BC Non-Profit Housing Association (BCNPHA), has undertaken a project to test what incentives would be necessary to encourage private sector landlords to sell rental buildings to the non-profit sector so they can be maintained as affordable rental housing. A challenge identified was the capital gain tax private owners would have to pay, and one incentive considered was having non-profits pay that tax (in addition to the purchase of the building). The idea was to adapt policy and access CMHC and provincial government financing to allow the purchase of existing private market rental buildings. The initiative was deemed too expensive in Vancouver, but possible in smaller communities with more affordable housing markets.

Some interviewees indicated that many systems are not designed with a preventative orientation, or with one that sees housing as a human right, or that in some cases, the landlord may be the problem.

²² This report was in final editing during the outbreak of the 2019 Coronavirus pandemic. This pandemic and the necessary health policy response to it had a massive impact on the Canadian and world economy, resulting in increased concerns about evictions for many people—especially low-wage workers, gig-economy workers, and already vulnerable populations. In response, the Canadian federal government and most provincial governments in Canada implemented measures to support tenants and landlords. Federal responses include multiple support programs for individuals, businesses, and industries. These are detailed at: <https://www.canada.ca/en/department-finance/economic-response-plan.html>. Provincial responses typically included the suspension of evictions and eviction enforcement, rent freezes, emergency rental supplements, increased supports for people experiencing homelessness or at risk of homelessness, and mortgage payment deferrals for landlords. These measures have been compiled by the CMHC: <https://www.cmhc-schl.gc.ca/en/rental-housing/covid-19-eviction-bans-and-suspensions-to-support-renters>.

The regulatory systems around housing, as currently functioning, are more oriented towards responses to single evictions, where it is generally assumed the tenant is at fault. Hence, many of the promising practices discussed below (section *Recommendations and Identified Gaps*) suggest changes to these systems.

By-laws and municipal-level approaches

In addition, municipalities have also responded to the problems with by-laws and other measures, though municipalities are more limited in the tools they have. One interview suggested that New Westminster found that its original tenant displacement policies were not effective enough and has created a novel approach. New Westminster effected a by-law with tenant protections in policy, the *Rental Housing Revitalization Initiative*. The by-law ties redevelopments to a landlord's business license, achieving significant liability for bad faith actors, and it allows the city to revoke a landlord's business license if they are found to be non-compliant with eviction laws. This by-law was challenged in court by a building owner, but in February 2020 the Supreme Court of BC upheld the anti-renoviction by-law. According to interviews, New Westminster is also attempting to develop incentives for good renovations that are built to high standards using upzoning and financing. According to interviews, New Westminster is also creating a new full-time municipal position at the city to monitor evictions and respond to tenant concerns.

In Burnaby, a Mayor's taskforce was driven by strong tenant representation, which forced political change. It was convened because of redevelopments and demovictions forcing displacement. According to interviews, the result has been policy ensuring landlords must provide tenants with temporary housing during renovations, and the right to return at the same rental rate. This policy has also stoked fear it could stop redevelopments, or encourage evictions by dereliction.

One housing service organization we spoke with indicated they are pushing for a Toronto City Task Force on Housing to respond to the growing problem of renovictions and own-use evictions. This Task Force is in development as of March 2020.

Promising Practices Identified through the Interviews

Interviews with tenants and professionals at service organizations and across the housing sector generated examples of several promising practices as well as suggestions for new practices aimed at eviction prevention.

Room-mate matching

Several interviews with professionals mentioned house sharing or roommate matching programs that are being developed to assist tenants keep their housing. These include the following:

- In Toronto, EPIC has an informal room-mate matching program. It is targeted to individuals who can no longer afford a unit on their own, but have a second bedroom. It is often suggested to tenants facing income changes (e.g., transitioning into or off of income assistance, or retiring from or returning to the workforce). EPIC has reported positive results from this program.
- HappiPAD is a house-sharing program and application in BC designed to connect tenants to empty bedrooms in a community. Though this is in the secondary housing market (and not under the RTA), it does not operate like Airbnb but has longer-term rentals with a minimum stay of 30 days.
- There is an intergenerational homesharing pilot project in Toronto affiliated with the University of Toronto's Faculty of Social Work. This small-scale project matches students with older adults to provide affordable rental options in a challenging market.

Programs for landlords

Interviews with professionals based in BC referred to several programs, including those developed by a landlord association, designed to increase the professionalism and ensure the viability of the sector.

These include:

- The Certified Rental Building (CRB) Program, which is North America's first and only quality assurance program for multi-unit residential apartment buildings. It operates as a best practices approach for larger landlords, but is reportedly less oriented to small-scale landlords.
- The Landlord Registry is a quality assurance program for individual landlords across BC. It is designed to assist renters in identifying knowledgeable landlords who are committed to providing safe, secure, professional rental housing. Landlords must complete a learning program.
- Mediate First: Tenancy Mediation Program offers an easy-to-access professional mediation system for dispute resolution, paid for by landlords. The program's main aim is to help resolve issues quickly and collaboratively, and to save all parties the stress and costs of formal arbitration. The program is novel, as mediation is more commonly provided by a service provider, and usually less formally. Mediate First provides landlords with a first go-to option of mediation, rather than the responsive mediation usually seen.

Provincial-level actions

Several interviews with professionals mentioned measures intended to strengthen provincial Residential Tenancies Acts, which can have wide-reaching impacts on housing markets and evictions. The changes to BC's Act have been noted above. Other provinces have also modified their Acts (for examples, see the separate report Eviction Prevention Measures in Canada—Scan and Inventory (May 2020).

- Also in BC, the Residential Tenancy Branch has created a Compliance and Enforcement unit. According to interviews, prior to the creation of the unit, the Residential Tenancy Branch had no mechanism in place to enforce their decisions. The unit can investigate tenants as well as landlords, can issue administrative penalties up to \$5,000 per day, and takes on urgent and complex cases.

Municipal-level actions

- One interview suggested it may be possible to create a 'rental-only zoning' area, as a way of limiting the preference of developers to build condo units. Note that BC passed the *Residential Rental Tenure Zoning Amendment Act* in April 2018, giving municipalities the power to enact rental-only zoning. One year later only New Westminster had enacted such zoning (McElroy, 2019).
- Another interview identified the problem of municipal taxation at 'highest and best use,' which further encourages developers to building condominiums. A 'rental use' municipal tax was suggested as an alternative.
- As noted above, municipalities have the power to enact by-laws that allow the city to revoke a landlord's business license if they do not comply with eviction laws.
- Municipalities can require landlords to provide temporary accommodation to tenants when renovations are occurring, and provide tenants the right to return to the unit at the same rental rate.

Prevention measures suggested by tenants

Tenants who had experienced evictions suggested several services that could have helped them in their situations. They include:

- Mandating that a '*Tenant Bill of Rights*' be attached to every lease;
- Developing 'how to' videos on dealing with an eviction, engaging with tribunals, and on knowing one's rights; and
- Creating a central hub/organization for accessing information and advocacy around tenant rights and eviction prevention.

4.6 Recommendations and Identified Gaps

Housing System

Interviewees suggested many areas for improvement in the housing system. Every single interview noted the need to increase the rental supply, especially affordable and low-income housing. This was remarked on repeatedly. In addition, there were suggestions of a need to “roll back rent prices” and institute “rent caps” or “rent ceilings.” Some also noted that lack of land, market forces, and zoning and administrative challenges have made it very difficult to create new market rental housing, particularly in the Vancouver, Victoria, and Toronto. Remarkable upon was the difficulty of obtaining land in the GTA and Lower Mainland, and the difficulty of getting rental developments through Councils in the face of NIMBY resistance from communities. These markets favour the development of condos, and lack of land-supply has created conditions that incentivize (re)development—and concomitantly evictions. Two interviews suggested that new rental is not possible in these markets without incentives, such as Development Cost Levy (DCL)-waivers.

Additional concerns raised through the interview research include:

- There is a need to address the impacts of short-term rentals such as Airbnb on the market. In some places, lower-priced rental units are being bought up to rent to tourists or other short-term occupants. This has highly impacted some markets—especially those in global cities with well developed hospitality/tourism sectors, such as Vancouver, Toronto, Victoria, and Montréal. Airbnb units can monopolize a significant share of the rental market, squeezing out local residents. Several respondents noted a need for more regulation of short-term rentals (Ottawa is currently implementing new rules for short-term rentals.).
- There is a need to stimulate new non-profit and social housing. The federal government withdrew from its long-term operating agreements with social housing providers in the mid-1990s. With the new National Housing Strategy, there is an opportunity for the federal government not only to protect existing social housing, but to return to policy that strongly supports the development of social housing and reinforces the right to housing.
- There is much older housing in Canada, and this housing provides much of the affordable stock. This affordable housing is often the housing most targeted for redevelopment. Developing policy and programs that retain and rehabilitate older housing, rather than demolishing it and developing new housing, may help to keep costs and rents down.

Education

Several interviews suggested the need for more education for tenants and landlords on their rights and responsibilities. It was broadly felt that too many tenants simply do not know their rights, nor how to access supports/services when needed.

- One interview suggested that education should be public, and done at the high-school level, where young adults are learning the life-skills needed for independence.

- Landlord associations have developed programs for landlord education and there are efforts to further professionalize the sector. However, some respondents noted the difficulty of accomplishing this where most landlords are small, amateur landlords working in the secondary market and not connected with such associations. They also noted challenges related to language and cultural barriers and the need to provide translation of educational materials depending on the regional context and demographics (e.g., some materials have been translated into Punjabi and Mandarin in BC).
- Additionally, several interviews noted that smaller landlords, especially small, family-run businesses or those renting single units (such as secondary suites) may be less familiar with local regulations and their responsibilities as landlords. It was suggested that appropriate education would be especially useful in these cases.

Data and Analysis

Many respondents commented that it would be useful to have standardized data collection on the frequency and causes of evictions. It was suggested that the CMHC could “add some resources and prototype some specific questions at a very small scale, to help inform questions that might live on the census or another [survey] at a larger scale.” One interview indicated the need for a Canada-wide rent bank feasibility study, which was identified as an upstream gap as part of a larger eviction and homelessness prevention plan.

Professionals we spoke with also noted that at the organizational level, “the push for good data is really high, yet the commitment to fund that good data doesn’t seem to match.” Funders of non-profits and housing supports programs often want organizations to produce data, but they often do not provide the additional funding necessary for rigorous data collection, management, or evaluation.

Residential Tenancy Boards/Tribunals

Through interviews, service providers and advocates suggested several improvements to the residential tenancy board/tribunal systems. These include that they:

- need to be more approachable and accessible to vulnerable tenants;
- should do more outreach and education with tenants;
- should be more proactive – especially regarding emerging challenges; and
- should collect, collate, and share publicly data on evictions and their outcomes.

Residential tenancy branches operate as complaint-based systems, and outside advocates cannot make complaints against landlords alleged to be acting in bad faith or unethically. Complaints must be from a

tenant, and the onus is on the tenant to provide evidence and advocate for their position at a tribunal. Findings from literature and interviews indicate that funding pro-bono lawyers would have a significant impact on the tenant—landlord power imbalance in tribunals. Tenants also complained that an arbitrator may hear the same behavioural issue raised by a landlord across a number of tenants in the same building, but there is no ‘flag’ in the system to enable the board to review complaints across multiple units. Interview respondents also noted the need for proactive monitoring of evictions, especially demovictions, by tenancy branches. We also repeatedly heard of the need for more *enforcement* in the system generally. Many respondents felt tenancy branches are not proactive at addressing evictions as a social problem and that the system is generally biased in favour of landlords and predicated on addressing problems caused by tenants.

4.7 Summary of Interview Research Findings

Interviews with both service professionals reflecting on eviction prevention services or strategies and with individuals with lived experience of eviction provided context and deeper insight into what is happening on the ground across Canada. While interviews focused on evictions and strategies to prevent them, conversations inevitably shifted to underlying causes and wider system-level housing concerns. The underlying issues identified were primarily related to unaffordability, associated with poverty and housing supply. As one respondent put it: “Structural problems are driving evictions. The underlying factors are a lack of affordable housing, poverty in general, and income not keeping up with rising rental costs.” Overwhelmingly, service providers we spoke with indicated that they are facing challenges in providing eviction prevention services, in large part because “rent is so high, it is harder to stabilize people. If they are on [subsidy] or disability, people sometimes spend 90% of their entire monthly cheque on rent.” Many interviewees spoke of a need for increased housing supply, especially social, supported, and affordable housing. The need for affordable rental housing is already acute in many of Canada’s major markets, especially Vancouver and Toronto, and more than one interview referred to the current situation as a “housing crisis.” Interviewees also indicated there are growing numbers of people vulnerable to evictions—including populations of the working poor, seniors, Indigenous peoples, new immigrants, and gig-economy workers. They are often competing for limited affordable rental housing in increasingly difficult markets.

Related to broader shifts in market conditions, interviewees identified emerging trends in the evictions landscape. Conventional conceptualizations of evictions tend to view them as resulting from the actions

(or inactions) of tenants, usually related to non-payment of rent, arrears, or disruptive or nuisance behaviours. Landlords would respond to these instances by resorting to evictions. Measures aimed at preventing or addressing evictions, such as rent banks, mediation programs, and eviction/housing services were often designed to respond to individual tenant actions. Increasingly, however, interviewees noted evictions related to *landlords' actions* and driven by market conditions, such as development-led evictions (renovictions and demovictions), change-of-use evictions (own-use evictions, conversions to short-term rentals, and condoization), and rent-maximizing behaviours that prioritize tenant turnover to continually increase rents.

The systems in place to address evictions and ensure rental rate control appear to be less responsive to these changes in the rental environment. Interviewees characterized residential tenancy boards as unfeeling and inflexible, biased in favour of landlords, inaccessible to tenants, and not proactive in addressing emerging challenges. Shifts in the types of evictions occurring have also impacted the scale of evictions; anecdotally respondents noted a rise in the frequency of mass evictions of entire buildings or developments. Housing service providers struggle to assist the numbers of people in need during a mass eviction, and they increasingly struggle to house people in markets where high prices exclude many. In this context, some service providers indicated they are shifting their work to include a greater focus on landlord engagement as well as advocacy—both on behalf of tenants, as well as for changes to policies and systems to address evictions.

Interviewees also revealed that many development-led evictions occur following the sale of a property to a new owner. This was the case in every instance of a mass eviction reported in interviews (both with professionals and with those with lived experience). Property (re)development is a capital-intensive endeavor, and larger real estate and development companies are typically better positioned to take advantage of market conditions (see also August & Walks, 2018). Presumably, larger organizations can purchase previously affordable older buildings from smaller organizations, to renovate and subsequently rent or sell at much higher rates.

The level of vulnerability and marginalization among those we spoke with who had experienced eviction was notable. These individuals often lived with a constellation of risk factors—in particular, poverty, advanced age, and mental or physical health challenges were common across our sample. These tenants were not evicted *because* of these characteristics, but these characteristics meant these individuals

required affordable housing—the very housing often targeted for redevelopment. This in turn increased their vulnerability to eviction, and hence exposed them to further marginalization and insecurity.

Evictions had a profound impact on the tenants we interviewed, over both the short and long term. Bouts of homelessness, loss of belongings, and very high levels of stress and anxiety were commonly reported. It is clear from our interviews with service providers and especially with individuals with lived experience that the period of time leading up to a possible eviction is incredibly stressful and can have long-lasting impacts on tenants' mental and physical health and wellbeing. These impacts can, and do, continue into the long-term with implications for housing security, employment, credit history, financial security, education, access to services, and feeling of social wellbeing.

Many interviewees spoke to the need for physical and mental health and trauma-related supports more broadly. They also pointed to a need for housing services to support seniors to stay in their homes (to allow aging in place and to prevent evictions)—requiring a mix of services and physical renovations. Service providers noted that many of those evicted are vulnerable and higher-need, often requiring hands-on help with housing searches, and according to our interviews, housing navigation is becoming increasingly difficult across the country because of market conditions.

Interviews with service providers emphasized the need for better data on evictions. Reflecting on their experiences, many stressed that what they could share was merely “anecdotal,” and pointed to a need for a more comprehensive, quantitative, and localized understanding of the contributing factors, frequency, and outcomes of evictions. Interviewees noted a desire for information that “goes beyond just the number of people that are being evicted, or that are homeless” and that includes meaningful information on the intersection between social determinants of health and eviction, for example, or how evictions have impacted people's tenancies, and wellbeing, over the long term. One interview included a long conversation on the meaning of “eviction prevention” itself—what does eviction prevention even mean, and how do we measure it or conceptualize it in a meaningful way? Service providers we interviewed expressed a desire for more data, especially as trends and patterns in evictions shift with changing housing market conditions, so they can provide the most effective services. Financial reasons predominate, but “there are tons of other interconnected reasons,” one provider explained.

Also, most organizations we spoke with are relatively small and do not have the funding or capacity to provide proactive, upstream measures to address evictions, though many have eviction prevention principles embedded in services and their approach. In many instances, the focus and priority is on shelter diversion or addressing current or imminent homelessness. One professional commented that they would like to be able to reach tenants “the earlier the better obviously!” She continued:

“The earlier the better, and we know that’s the probably the best approach. But I understand [our support workers] are putting out fires and dealing with those crisis situations or tenants who are in these situations, [and] they don’t really have the time to really work with tenants in a more proactive way. Who they might see [as] some red flags? It would be helpful to know that, but it doesn’t really hit their radar until something unfortunate happens.”

Even with the best quality data, if programs are small and underfunded, it is difficult for them to develop robust responses, much less to act proactively or collect and evaluate data in a meaningful way. Prevention is dependent on having the resources to implement programs, and interviewees commented that “the evictions we see are the tip of the iceberg,” and “I can imagine there is an uncaptured number that is not insignificant.”

It appears that traditional responses to evictions focused on the individual tenant, such as rent banks and supportive or housing services, sometimes struggle to meet the increasing needs of the emerging evictions environment. Rent banks are serving a broader group of people, increasingly the working poor and seniors, who are especially challenged by rising rental rates. Several interviews recognized that comprehensive services are the most effective at supporting a successful tenancy emphasizing the interconnectedness of housing and other issues, such as physical and mental health. Guaranteed rent and trusteeships were viewed by many as one of the best tools service providers have in these challenging market conditions. In the end though, many respondents saw increasing need, insufficient resources, and a system limited to “putting out fires” rather addressing larger system-level problems that are occurring.

Education for both tenants and landlords was referred to repeatedly in interviews, by both service providers and tenants with experience of evictions. Tenants, especially those who are new to renting, need information on rights and responsibilities. Respondents with lived experience of eviction repeatedly spoke of feeling disempowered in a system designed to support landlords and the private, for-profit market. Providing broad public education at the high-school level, as well as information on

rights on lease agreements and other accessible platforms was recommended. Interviews indicated that education is also important for landlords, especially newer, amateur, or small-business landlords. Professionals emphasized that it is essential that landlords understand local regulations and their responsibilities in order to operate professionally, and some recommended expanding the professionalization and accreditation of housing providers as an industry sector.

Evictions were viewed by some as a huge social challenge that is being left to non-profits and community organizations to address, and they called for significant government involvement to address the issue. Interviewees noted emerging responses in several provinces as well as at the municipal level, with regulatory amendments and the creation of taskforces to examine challenges in the rental market. Service providers we interviewed advocated for a *coordinated* government response/approach, commenting that without that, many of their services would remain largely mitigative. One service provider exclaimed:

“Just got to get to the root causes. Just the root causes! And I know it’s complex, I understand that; but if we’re not investing in mental health the way we should, if we’re not trying to address the, even the root causes of the meth crisis if you want to call it that. If we’re not looking at income inequities, if we’re not looking at all these things that [come into] play, I just feel like we’re going to keep turning our wheels.”

Several respondents explicitly reflected on the need for a “right to housing” orientation within regulations and at the systems level, as programs, organizations, and larger-level systems are typically not designed with a proactive or prevention lens. As one respondent stated:

“In Canada, we think of health as a right that everyone has, irrespective of your income. It’s something that—free health care has become part of our culture, that we expect everyone to have free healthcare. ... We see it as a right. And we want to see that culture shift when it comes to the right to housing. The right to have a safe, adequate, affordable home versus, you know, housing as a commodity. We’ve seen that access to a home is really important. ... We’re really hoping that there’s going to be a cultural shift in Canada so that all these conversations we’re having, and the policy solutions that are out there, are seen through that rights-based approach, that lens. That would take government and the public to a new height in understanding what a home means, and that access to a home is so important.”

5 Conclusion

5.1 Summary of Key Findings

Multiple lines of inquiry suggest that across Canada the drivers, types, and scale of evictions are different than they were 15 years ago, with development-related evictions increasingly prominent in a tight and expensive market that is lacking in affordable housing. An emerging body of literature, media reports, and interviews with key informants—including both professionals working in housing services and people who have experienced evictions—all suggest that development-led evictions are growing in number and impact and have significant effects on housing markets and serious impacts on tenants.

A review of the literature on evictions and eviction prevention in Canada suggests an increasing frequency of evictions, driven in part by the financialization of housing. The financialization of housing contributes to and exacerbates existing challenges in housing markets, often characterized as experiencing an affordability crisis. The financialization of housing is also occurring across scales—from small-scale landlords buying a single housing unit to use as a short-term rental (such as Airbnb), to multi-national investment firms buying up tens of thousands of units. These shifts also impact the scale of evictions, with entire buildings or communities being displaced. These types of mass evictions can be devastating to communities and very challenging for responding service providers.

These shifts have been seen first-hand by the housing service providers and people with experience of evictions whom we interviewed. Service providers we spoke with, for example, indicated that they are seeing more landlord-driven evictions. Structural evictions—including renovictions, own-use evictions, evictions related to property conversions, and demovictions—are commonly reported across the country and are often landlord responses to market conditions and rent-control environments. While data on private landlord applications for eviction from Ontario tribunals demonstrate this shift (ACTO, 2019; Cardoso & Dingman, 2019; Dingman & Cardoso, 2018; Paradis, 2016; Social Justice Tribunals Ontario, 2014, 2018), there is a lack of data from other jurisdictions. Mass evictions, as well as sizable increases in rent especially related to renovictions and own-use evictions, were commonly reported in interviews, especially in particular areas of the country. Local service providers are responding, but these efforts are stymied by expensive housing markets, lack of resources, and increasing need. Some service providers are shifting their work to a focus on landlord engagement and advocacy for tenants, as rental rates often inhibit (re)housing tenants.

Based on the findings of our review, we developed a *Typology of Evictions* that focuses on both tenant *and* landlord factors that lead to an eviction and the magnitude of an eviction, while acknowledging underlying system-level causes. Though the proximate cause of many evictions may be economic in nature and associated with tenant actions, such as failure to pay rent, we emphasize that factors beyond a tenant's control, such as housing market or labour market conditions, are often underlying contributing factors. In the literature, behavioural reasons for evictions have historically been conceptualized in a way that focused on the actions of tenants, but we note landlord behaviours that also lead to evictions. Some of these are seen in situations where landlords wish to renovate a unit/building and increase rents. Structural evictions include changes to the housing unit or its use, and it appears these have grown significantly in recent years, driven by the financialization of housing. Structural evictions can have wider effects on the housing market, impacting rental rates and the availability of affordable units. As the focus on evictions and methods to prevent them have been predominantly related to the actions of tenants, there is less research on landlord actions that lead to evictions or on the scale of structural evictions and their broader impacts.

According to our review, evictions continue to be concentrated in populations that have lower incomes or are vulnerable, including, youth, Indigenous people, seniors, recent immigrants, and single-parent families. However, structural or development-led evictions are shifting this profile, putting broader cohorts of people at risk of eviction. More comprehensive data on evictions are required to confirm the full picture of these shifts and of those affected. Service provider interviews noted that many people evicted are vulnerable and higher-need, and the level of vulnerability among the people we interviewed who had experienced eviction was remarkable. The needs of various individuals or vulnerable groups differ, but common challenges are related to poverty and housing affordability. Seniors with fixed incomes are especially vulnerable to increased rents, and many have particular cognitive or physical related needs as well, for which appropriate rental housing is lacking. Interviews pointed to the need for increased homecare supports to allow aging-in-place and to prevent evictions. Youth, especially those aging out of care, often require special services to be successful in housing as well.

Evictions have profound impacts on tenants—on their physical and mental health, housing instability, and vulnerability to homelessness—as well as on broader communities. Tenants speaking about their experience of eviction used language of trauma and reported anxiety, fear, feelings of loss, depression,

and other impacts. Interviewees noted long-term consequences of their eviction, reflecting the findings of the literature. Evictions can lead to a cycle of increasing housing instability and can be an indicator of more complex needs. They are related to wider vulnerability in a community and can be viewed as a social determinant of health. Eviction is at once a *consequence* of housing and financial insecurity, and also a contributing *cause* of housing instability and the reproduction of poverty.

In this report, we also present a *Typology of Eviction Prevention Measures* that categorizes measures into eight basic types information/advice, conflict resolution/mediation, legal supports, emergency financial assistance, third-party financial management, rent assistance, comprehensive supports, and regulatory measures or policy or market interventions.²³ Evidence suggests that the existing measures that help tenants the most are financial supports, followed by legal assistance and more comprehensive services. Interviews emphasized that short-term financial assistance needs to be matched with more comprehensive supports to address other contributing factors and ensure housing stabilization. The literature and key informant interviews also noted the importance of education on rights and responsibilities, for both tenants and landlords. Tenant and community organizing were also cited as valuable, in particular for providing information on rights and residential tenancy board processes. Regulatory measures implemented by provincial governments to address evictions typically focus on tenancy laws, and at the municipal level zoning restrictions on redevelopments. In most areas where these measures have been put in place, they are emergent and still subject to lawsuits or other pushback, especially from developers. Interviewees noted a serious need for stronger regulatory measures—especially measures focused on the actions of landlords and development-led evictions. Multiple interviewees noted that residential tenancy boards are not designed with a preventative orientation or one that views housing as a human right, and they cited an inherent inequity in the power dynamics between landlords and tenants. People with lived experience of evictions described residential tenancy boards as fundamentally biased in favour of landlords, intimidating, not accessible, and not transparent.

²³ Note that a scan of eviction prevention measures across Canada was also conducted, and it informed the development of this typology. The *Typology of Eviction Prevention Measures* was applied to the measures identified through the scan, which were compiled in an inventory database. The inventory of these measures also identifies the target and timing of those interventions. The most common types identified were information services and short-term financial aid such as rent banks. The report on this scan and inventory was published separately in May 2020 as *Eviction Prevention Measures in Canada—Scan and Inventory*.

For all of the measures reviewed, there is limited study of their efficacy, especially over the longer term. Most are short-term, responsive measures that do not address root causes of housing insecurity such as poverty and the lack of affordable housing. Every single interviewee commented on the lack of affordable housing for those with lower incomes. With an aging population and many seniors transitioning to fixed incomes, combined with the increasing costs of housing, the need for affordable housing supply in Canada is only expected to increase. Concerns expressed about the housing system also included the ongoing loss of social and non-profit housing, the impacts of short-term rentals in some cities, and the lack of policy and programming that could help retain older, affordable stock.

In general, renoevictions and own-use evictions appear to be on the rise across the country. Measures to address these changes have been initiated in some provinces and municipalities, but strategies are neither widespread nor coordinated. There is a need for distinct and proactive measures to address these structural evictions, and an acute need to address the larger challenges of housing affordability.

5.2 Future Directions and Considerations

Lack of Data

There is a general lack of data on evictions internationally and especially in the Canadian context.²⁴ Provision and access to data on evictions in Canada is geographically uneven, with the most plentiful data available in Ontario (Acacia Consulting & Research, 2006a). There have been a number of important recent studies in Canada that provide data specifically on evictions, but they tend to be localized and survey-based (e.g., Toronto: Dingman & Cardoso, 2018; Ecker, Holden, & Schwan, 2017; Ontario: (ACTO, 2019; Cardoso & Dingman, 2019; Paradis, 2016); Vancouver: Ecker, Aubry, & Sylvestre, 2019).²⁵ Eviction data are starting to become more available in the United States. In 2018, Princeton University launched the Eviction Lab, an online platform providing data and mapping of eviction

²⁴ In fact, a recent *Globe and Mail* story on evictions was featured as part of the publication's "data gap" series, which is aimed identifying and reporting on data deficits that affect Canadians (Cardoso & Dingman, 2019).

²⁵ Note that as of 2019 CMHC introduced a series of questions specifically focused on evictions in its Canadian Housing Survey.

prevalence across the country.²⁶ At a smaller scale, the Anti-Eviction Mapping project provides mapping of evictions and information on evictions, tenant rights, rent control, and other issues in California.²⁷

The lack of information on evictions is related both to a lack of data (especially longitudinal) as well as to methodological challenges. In Canada, comprehensive government-collected data specifically on evictions are limited, and many agencies and organizations working in the housing sector have limited capacity to collect data on evictions or conduct rigorous evaluation of their programming and its outcomes. Where data are collected within organizations providing housing stabilization services or eviction prevention programming, they will typically only cover the causes and measures associated with that service. That is, because many programs directed to people facing eviction often focus on arrears and conflicts with landlords, any data they collect or evaluations they undertake will reflect these reasons as prominent. Emerging challenges related to the financialization of housing will not necessarily be captured by data at a program or organizational level. Data collected by residential tenancy boards or tribunals will record applications for various “no-fault” evictions. For example, a few recent studies have examined Landlord and Tenant Board (LTB) data on private landlord applications for evictions in Ontario (ACTO, 2019; Cardoso & Dingman, 2019; Dingman & Cardoso, 2018; Paradis, 2016). The Advocacy Centre for Tenants Ontario (ACTO, 2019) found that since 2015 there has been a dramatic increase in landlords applications to reclaim properties for their own personal use (of 85%) and for “renovictions” (a 294% jump). However, there is no comprehensive or ongoing monitoring or analysis of such data. As one recent media piece stated: “No one counts how many Ontarians are served evictions annually, or what effect it has on the housing market” (Cardoso & Dingman, 2019).²⁸

Furthermore, even as residential tenancy board or tribunal data collect information on evictions and their stated cause, the data do not show outcomes, nor do they capture instances of informal evictions. It is widely recognized that within datasets quantifying evictions, estimates of those evicted are likely to be undercounts; those who are formally evicted may in fact represent a small proportion of those who

²⁶ Founded by Matthew Desmond, the Eviction Lab can be found at: <http://evictionlab.org/>. This research centre, website, and database is the first nationwide dataset of evictions publicly available in the United States. Although the Eviction Lab has to date collected 83 million records on evictions across the United States dating back to 2000, its researchers acknowledge significant gaps in their data and emphasize that they do not capture informal evictions.

²⁷ The Anti-Eviction Mapping project can be found at: <https://www.anti-evictionmap.com/>.

²⁸ In fact, this piece was featured as part of *The Globe and Mail's* series called “Data Gap,” which identifies and reports on important data gaps that affect Canadians.

leave their housing prior to an eviction taking place.²⁹ Some studies note that eviction notices are also not accurate indicators of evictions because they may be used by landlords as threats to prompt payment of rent (Gale, 2019; Garboden & Rosen, 2019) and because landlords are often able to produce their own (non-legal) eviction notices encouraging tenants to leave, without those notices ever being recorded or tracked in a formal system (Dingman & Cardoso, 2018).

Much of the recent academic and grey literature mentioning evictions focuses on them in the context of *homelessness* (and specifically absolute homelessness) prevention (see discussion in *Link to Homelessness* in section 2.1 above). However, evidence suggests that across the larger cohort of people facing or experiencing an eviction, only a small percentage may end up in a shelter or in absolute homelessness. Many may have to rely on friends or family for support and could be classified as *hidden homeless*. In particular, those with histories of homelessness, mental health and addictions issues, and other disabilities may find themselves in precarious tenancies (e.g., renting a room in someone else's place, staying in a rooming house or apartment only as long as a landlord lets them), and they may be informally evicted into hidden homelessness (Paradis & Heffernan, 2016).

The lack of data on evictions, especially the emerging challenges, impacts the ability of governments and service providers to adequately and appropriately respond to the problem, much less act proactively to prevent it. Housing policy researchers argue that: “The lack of data on evictions leaves housing policies one step behind the needs of landlords and tenants. It also slows down development of affordable housing and costs all levels of government both time and money” (Cardoso & Dingman, 2019; see also Mathieu, 2019, 2020). Because of a general lack of data, the actual scale of the problem of evictions is unknown.³⁰ Cases of informal evictions or instances of tenants being forced to move because of major

²⁹ Indeed, Paradis (2016) finds this in Toronto, Ottawa, and Hamilton. She surveyed providers and clients of legal services in Ontario's Tenant Duty Council Program (TDCP). Of the 81,748 cases before the Landlord and Tenant Board, 91% were landlord applications for eviction, with 75% of those for non-payment of rent. These numbers do not include TDCP's most disadvantaged clients, however, who often simply move out when asked. Many also leave after receiving an eviction notice but before a hearing.

³⁰ Housing policy researcher Emily Paradis argues that tenancy branches should be collecting these data, but also indicates that some tools may exist at the municipal level: “Cities could choose to collect rent rolls—registers of all tenants, their addresses, landlords and rents—as many in the United States do. It's not a new solution, either: Ontario used to collect this information, but stopped in 1998” (Cardoso & Dingman, 2019). She also suggests tying rent increases on vacant units or redevelopment applications to objective measures, such as whether the landlord has kept the unit in good repair, operated in good faith, and respected tenants' rights.

rent increases (e.g., due to renovictions) are essentially invisible. Because of this, services set up to help people facing evictions may be based on an understanding of evictions that is not entirely reflective of the on-the-ground reality and may be less effective. For instance, services may be designed to help individual tenants with small arrears problems, but they would be less effective in situations where an entire building is evicted and rents raised dramatically for any returning tenants, which has been the case with some renovictions in Toronto and Vancouver (e.g., Edwards, 2018; Larsen, 2018).

Overall, there remains a relative dearth of studies on eviction in Canada—particularly those quantifying their rate and extent, the percentage of eviction notices that actually move to an eviction, or the percentage of evictions that lead to shelter use or homelessness. Even relatively easy-to-track data on evictions, such as those related to applications and outcomes at residential tenancy boards/tribunals, are not being collected or analyzed in any regular or systematic way. More comprehensive and rigorous data on the scale of evictions in Canada is needed. Understanding the frequency, rate, and nature of evictions—and those individuals and households at risk of eviction—is key to improving practices and initiatives aimed at addressing the issue and important for broader policy development.

Areas for future research

While there is evidence that evictions are on the rise, there is a dearth of rigorous and longitudinal study of evictions—their frequency and scale, their underlying and proximate causes, and their impacts on tenants and the wider housing market. Likewise, our review notes a lack of evaluative research on existing prevention measures and programs. Based on the findings of this review and research, we have identified a number of areas for future research on evictions and eviction prevention. These include the following:

- *Vulnerable populations and particular needs and impacts.* Based on our review, more research is needed to understand particular needs related to housing supply, distinct or emerging primary causes of eviction, and often severe impacts of evictions because of intensified vulnerability for specific sub-populations, such as seniors, newcomers, and youth.
- *Health and social impacts.* There are also opportunities for more research examining the health and social impacts of evictions. There is a need for longer-term studies, in particular. Such studies could provide deeper insight into the lived experience of facing and experiencing eviction. They could also benefit from adopting analyses that take the influence of gender, race, class, and their intersecting effects into account.
- *Mental health and hoarding.* More research could be done on the relationship between mental health issues, hoarding behaviours, and eviction. Hoarding was cited as the number one issue in

the behavioral category across our interviews, and requires particular kinds of supports and prevention approaches.

- *Longitudinal and life-course perspective.* There is a noted lack of research on evictions and housing instability more broadly that adopts a life-course perspective. Moreover, very few studies are longitudinal in nature or take a longer-term view to evictions and their outcomes.
- *Structural or development-related evictions.* Comprehensive research needs to be done on development-related evictions and their rise, as well as the distinct responses/proactive measures to address them. These include phenomena such as renovictions, demovictions, ‘upscaling,’ conversion or condoization, own-use evictions, and eviction by dereliction—instances where the conversion, (re)development, or use of the *unit* rather than the tenant is the focus. We need a better understanding in Canada of the drivers, frequency, impacts of these kinds of evictions. There is also a need to examine and assess the measures being implemented to address these kinds of evictions, and whether or not they could be scaled up or implemented in other jurisdictions.
- *Evictions and the housing supply/wider market.* The intersection of housing supply and evictions was cited in every single interview. Research could identify or evaluate prevention strategies and their effectiveness not only in stabilizing people in current housing but also in retaining existing affordable stock.
- *Social housing context.* Research could examine the distinct approaches to eviction prevention that are or should be taken within the social or non-profit housing context, as compared to the private market. Many participants talked about challenges/measures that could (or could not) be adopted across private and non-profit housing contexts, and deeper examination of those distinctions, motivations, and approaches to evictions and how they are carried out would be informative.
- *Education methods.* There is a consensus across many of our interviews that there is a need for more education—for both landlords and tenants. Research could scan educational methods and/or evaluate their outcomes and best practices.
- *Tenant organizing and collective grassroots approaches.* Research could explore tenant organizing and community-based approaches (such as tenant associations or community land trusts), examining where they have been effective, or not, and the degree to which that collective voice has an impact on regulatory changes or political will. These approaches were seen by some participants as the best way apart from legal reforms to restructure the power imbalance between landlords and tenants.
- *Evaluation research.* Our review notes a lack of evaluative research that assesses the impacts and efficacy of existing eviction prevention programs and initiatives. Also, some respondents we interviewed specifically indicated they would like a more standardized conceptualization or set of guidelines on the notion of eviction “prevention” itself and how to define and measure it.³¹

³¹ One interview, for example, included a long conversation on the meaning of “eviction prevention” itself—what does eviction prevention mean, and how do we measure it or conceptualize it in a meaningful way? The participant reflected: “How do you determine that an eviction was prevented? And how do you actually determine what the causation of that was, right? ... I mean, we could give somebody money to cover their

- *Regulatory approaches to prevention.* Further examination of regulatory approaches to eviction prevention, how they vary across jurisdictions, and how effective they seem to be at addressing the targeted problem could be undertaken. Some researchers and key informant interviews indicated that many systems are not designed with a preventative orientation, or with one that sees housing as a human right, and it would be interesting to examine models that might be structured more through that lens.
- *Pandemic-related research.* Given the unprecedented nature of the global COVID-19 pandemic and its impacts on financial and housing security, there will be a need for study of evictions and eviction prevention related to the pandemic. Research could be aimed at understanding any shifts in the numbers and types of evictions seen in the short- and longer-term following the pandemic, as well as their outcomes for various stakeholders and the wider market. In addition, in response to COVID-19 many jurisdictions made requests or instituted measures related to eviction prevention, and there will be a need to document the extent to which these are maintained following the crisis. In addition, the pandemic revealed many inequities in our existing systems, and examining and understanding the differential social and spatial impacts of the pandemic on tenants and the ability of measures to address them will be critical in addressing evictions and housing security moving forward.

Concluding Thoughts

As noted, particularly in our interviews with service providers, even with the best quality data and evaluative research, if prevention initiatives lack capacity, they will be unable to proactively work to prevent evictions. Many find themselves attending to immediate needs in the face of crisis, and in that context early prevention work must be sidelined. In Canada, the recent Reaching Home strategy dedicated \$700 million to end homelessness. Under the strategy, there is more flexibility for communities to use federal funding towards prevention activities—including eviction prevention. With this funding possibility, it is even more important to understand the nature of evictions and the efficacy of approaches aimed at preventing them, so that the most effective strategies can be developed, implemented, and adequately supported. However, evictions that are actually addressed by service providers are likely, as one respondent put it, “the tip of the iceberg,” and to many they represent a broader set of interrelated challenges that impact housing and financial security. It is for this reason that many researchers have adopted a complex systems approach to conceptualizing evictions, and that

rental arrears for the previous three months, but then coming on the first they don't pay their rent for this upcoming month and then get evicted in two weeks. Were we successful in that eviction prevention or not?”

many call for government intervention—at all jurisdictional levels—to address underlying causes that contribute to evictions.

Any future considerations on evictions and eviction prevention—in terms of prevention measures, research, and policy—must take into account the ramifications of the current global pandemic. The COVID-19 pandemic will have massive impacts on the Canadian economy and housing market. Sales and prices of housing may fall, and there are concerns over possible foreclosures (e.g., Alini, 2020; CMHC, 2020; Pittis, 2020). Vacancy and rental rates may also be affected. Demand for rental housing may decrease; the Airbnb market has shrunk by as much as 95%, but also unemployed gig workers and students are moving in with relatives, and immigration has slowed to a trickle (Pittis, 2020). Some analysts are predicting that average rental rates in Canada may drop, in part related to increases in vacancy rates, with lower numbers of non-permanent residents such as migrants or students who typically rely on rental housing. At the same time, however, non-payments of rent and arrears may increase, and there will no doubt be far-reaching effects of financial distress on the part of both tenants and landlords.

There are widespread fears of pandemic-related eviction and increased overall housing instability, even as many jurisdictions have been swift to implement measures to limit these impacts. The Canadian federal government and most provincial governments in Canada implemented measures to support tenants and landlords. Federal responses include multiple support programs for individuals, businesses, and industries.³² In addition, many provinces and some municipalities have effected their own measures to address evictions. These include temporary moratoria on evictions, especially for those related to non-payment of rent. Most jurisdictions have also suspended eviction tribunals and all non-urgent eviction hearings (BC Housing, 2020; Lambert, 2020; Lao, 2020; The Canadian Press, 2020), banned the charging of late fees on rent (Rieger, 2020), and asked courts to ban enforcement of all rental evictions, to protect the health and safety of both tenants and sheriffs (Pitt & Zavarise, 2020).

In many places, provinces or cities are issuing *requests* to landlords to refrain from issuing eviction notices for non-payment of rent, encouraging tenants to work with landlords to come up with a solution (BC Housing, 2020; Bickis, 2020; Lundy & Younglai, 2020; Pitt & Zavarise, 2020; Rieger, 2020). Some

³² These are detailed at: <https://www.canada.ca/en/department-finance/economic-response-plan.html>.

larger companies have plans in place to assist tenants, but many landlords do not (Lundy & Younglai, 2020). Critics note that the onus may still be on tenants to register their objection to an eviction notice. For example, in P.E.I. if tenants receiving notice for non-payment of rent do not contact the rental office to object within ten days, the office is considering them to be agreeing to the eviction (Pitt & Zavarise, 2020).

Many provinces have also implemented measures intended to freeze current rental rates (Lambert, 2020; Pitt & Zavarise, 2020; Rieger, 2020). Advocates, opposition party members, and struggling tenants have called for further action in some provinces, including the provision of financial aid and the option for tenants to defer rent for a period of months (Lambert, 2020; Winsa, 2020). Some tenants are considering withholding payments as part of a “rent strike,” noting a gap between layoffs and income loss and when federal financial aid will become available. For example, Parkdale Organize, a grassroots advocacy group, has put up posters throughout Toronto asking tenants to pocket their rental payments in April 2020 (Lundy & Younglai, 2020). The prospect of non-payment of rent has led to anxiety for some landlords, particularly smaller ones who may have less flexibility (Lundy & Younglai, 2020). Some provinces are responding to financial distress caused by the pandemic by providing financial assistance to landlords and rent relief to tenants. For example, some have instituted temporary rental supplement programs or utility payment deferrals (BC Housing, 2020; Pitt & Zavarise, 2020; Rieger, 2020).³³

These kinds of measures have been called for by many who have pushed for coordinated government intervention to address evictions. Many of these pandemic-related measures to limit evictions or their impact are intended to remain in place “for the duration of the period in which the court is only hearing urgent and emergency matters” (Pitt & Zavarise, 2020). The extent to which things will return to the status quo following the crisis remains to be seen. The COVID-19 pandemic has demonstrated how interconnected we are, and how we need system-wide responses to challenges, including eviction. In addition, the pandemic and responses to it have revealed gaps and inequities in our existing social safety net and systems. These differences existed before the pandemic, but the crisis reveals that government

³³ Provincial-level eviction-related responses to the COVID-19 pandemic typically included the suspension of evictions and eviction enforcement, rent freezes, emergency rental supplements, increased supports for people experiencing homelessness or at risk of homelessness, and mortgage payment deferrals for landlords. These measures have been compiled by the CMHC: <https://www.cmhc-schl.gc.ca/en/rental-housing/covid-19-eviction-bans-and-suspensions-to-support-renters>.

responses in these times are crucial. It is important that we examine and understand the social and spatial impacts of the pandemic on tenants' housing and financial security, as well as the extent to which preventative and responsive measures are effective at addressing gaps.

With adequate political and financial support, and as part of wider efforts to end and prevent homelessness, eviction prevention initiatives may become more widespread and coordinated. However, it is widely recognized across both academic and policy circles that any efforts to address evictions at an individual level need to be complemented and supported by broader system-level changes. There must be efforts to address wider issues related to global shifts in housing markets and housing affordability and the ongoing housing, income, employment, or other contributing factors that continue to impact housing stability even after an eviction has been (temporarily) averted. In the context of stagnating incomes and rising rents, programs aimed at eviction prevention may remain mitigative and not sustaining in the longer term, if they are not intended to address underlying or root causes impacting housing insecurity. While the majority of evictions are economic in nature, the system-level factors that cause them must also be addressed. This means not only improving housing stabilization, but also adopting policies and engaging in efforts that decrease employment and economic precarity, while promote housing affordability for all.

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Appendices

Appendix A – Literature Review Methodology

The literature review examines the evidence base on evictions and eviction prevention. It contextualizes the issue of evictions in Canada, though some international examples from other selected countries (United States, United Kingdom, Australia, France, and the Netherlands) are included, with a focus on the last 5 years (2015–2019).

This review includes a broad understanding of evictions and eviction prevention. Different definitions are adopted by academic literatures, government and non-government agencies and programs, and across various countries and jurisdictions. In some instances, evictions are understood to include only cases in which tenants are legally moved from their home following a formal eviction order and legal proceeding. For others, the definition is expanded to include cases where tenants are “forced” to leave their homes but they choose to do so before an eviction notice is issued, or after an eviction notice is issued but prior to a hearing. Some conceptions of eviction are even broader, aiming to capture displacements of those whose tenancies may be precarious from the start (i.e., those sub-letting a room informally or couch-surfing with a friend or family member, but who are involuntarily forced to leave their housing; many of these are cases of what might be considered “hidden homeless”). In this review, the search parameters were designed to capture instances of housing dispossession or instability, as well as policies and interventions to address them, which may not be conceptualized explicitly as “evictions” or “eviction prevention” but may still function as such.

A review of available research on evictions and eviction prevention in Canada was conducted. The review involved searches of scholarly research and grey literature, including reports from government and non-government organizations and think tanks. Some news sources and articles were also included, particularly related to emergent issues not yet reviewed by academic research. The review was systematic in nature and was dynamic, in that search terms were amended during the search process as necessary to cast a wider or more narrow net. The approach was purposive rather than exhaustive. Detailed information on the search strategy approach, terms, and delimiters can be found in *Appendix B*.

Following the literature review, a scan of existing eviction prevention programs and initiatives in Canada was conducted, and these were organized in an Excel database. A report on the database and its

development is available separately as *Eviction Prevention Measures in Canada—Scan and Inventory* (May 2020). The database inventory was constructed through a multi-step search across major cities and every province/territory in Canada and includes eviction prevention programs/services, legal information and assistance, financial assistance services, financial education/financial trusteeship services, as well as some regulatory and policy actions to address evictions. The inventory categorizes prevention measures across three primary dimensions: type of intervention, scale and intended target of intervention, and timing of intervention.

Taken together, the findings of the literature review and the inventory were used to categorize evictions and eviction prevention measures and to develop updated typologies. A *Typology of Evictions* and a *Typology of Eviction Prevention Measures* have been developed and can be found in sections 1.2 and 2.3, respectively, of this report.

Appendix B – Literature Search Strategy

Conduct a review of relevant existing literature and documents regarding evictions and prevention measures.

- **Project Objective:** To identify frequency, scale, and demographics related to evictions, in order to 1) construct typology of evictions and 2) an inventory of promising measures/practices (including regulatory approaches) to address evictions

1. Identify Keywords, Terms and Phrases

Search Terms
<i>Eviction</i> , housing loss/loss of housing, shelter (crisis, temporary, emergency), shelter loss/loss of shelter, housing retention/retention of housing, renovation (renovation), condo conversion, gentrification, tenancy, rental accommodation, eviction notice
<i>Prevention</i> , rent bank, financial management/assistance, income assistance, housing literacy, RTB, residential tenancy branch/act (prevention strategy, approach, intervention, measure, etc.) Legal, regulatory, regulation, legislation
<i>(other search terms)</i> Tenant association, homelessness, housing stability, affordability, waitlist, landlord-tenant relation, conflict resolution, mediation, public/social housing, low-income, displacement
(type, frequency, duration, scale, demographics etc.) (assessment, evaluation – extent, effectiveness/efficacy etc.)

Boolean Operators: AND and OR to connect terms, NOT to exclude topics

Delimiters
English
Canada, United States, Australia, United Kingdom, France, Netherlands
2015 to present

2. Search Materials and Sources

Journal Databases

- Political Science: A SAGE Full-Text Collection
- Family & Society Studies Worldwide
- Sociological Abstracts [ProQuest]
- Sociology: A SAGE Full-Text Collection
- SAGE Journals Online
- Academic Search Premier [EBSCOhost]
- Canadian Public Policy [desLibris]
- Social Sciences Citation Index [Web of Science]
- ScienceDirect [Elsevier]
- SpringerLink Online Journals

- JSTOR
- ProQuest Central
- Google Scholar
- Google Advanced

Government, Think Tank, NGO Publications

- Government of Canada Publications
- Government of Canada Policy Documents
- CMHC
- Manitoba Housing, provincial documents
- Policy Options
- Institute for Research on Public Policy
- Canadian Centre for Policy Alternatives
- Social Planning Councils (?)
- Canadian Observatory on Homelessness
- Homeless Hub
- Statistics Canada
- HUD (US) – (Hope VI, MTO – moving to opportunity programs)
- AHURI (Australia)

Media

- The Conversation
- The Local (mostly Europe)
- Associated Press
- Reuters
- Globe and Mail, Toronto Star, NY Times, Washington Post, LA Times, etc...

Planning / Community Development / Practitioner

- Planetizen
- Shelterforce
- CityLab (Atlantic)

Books

University of Winnipeg Library Catalogue

3. Organize and Manage Literature in Mendeley (using Group function)

- Create Group
 - Correct reference details to be used for in-text citations and bibliography

4. Literature Analysis

- Read/scan selected literature
- Organize selected literature by common themes, patterns and topics and tag/code literature
- Synthesize findings

Appendix C – Additional Categories for Classifying Evictions

Section 1.2, *Typology of Evictions*, discusses typologies of evictions based on the primary cause of the eviction. The typology we present here also classifies evictions based on primary factors leading to eviction, emphasizing the primary actor and magnitude of eviction. However, there are other axes along which to classify evictions, which we review briefly below.

- **Formal or informal**

Generally, formal evictions are those defined as a situation where a tenant leaves their dwelling either after an eviction notice is received from the landlord or after the landlord has commenced an eviction application with a tribunal. This is the operational definition adopted by many studies attempting to quantify evictions (because of data availability and methodological considerations). However, evictions can also occur informally, and there is some evidence that many evictions are informal. Informal evictions or ‘forced moves’ (where a tenant moves out prior to a formal eviction) may help a tenant avoid legal costs and perhaps trauma or disgrace associated with coercive or public formal eviction procedures. Intimidation, verbal threats of eviction, and failure to maintain a unit on the part of landlords or building managers are among a range of behaviours that may contribute to tenants leaving before formal eviction notices are issued. Rent increases beyond an affordability threshold may also function as a type of informal eviction.

- **Tenancy/type of landlord**

Evictions may also be classified based on the type of tenancy and landlord.³⁴ The type of housing provider may range from the social housing context—including public housing, SROs (single room occupancy units) and hostels, and non-profit and co-operative housing—to the private market. Evictions may be distinct in a social housing context, as discussed in section 1.1. Housing providers exist at a range of sizes, as well—from a small-scale owner renting out a room, single unit, or single-detached dwelling, for example, to large transnational real estate or investment conglomerates that own multiple buildings in cities worldwide. The size of the landlord, and their primary motivation and mission in providing housing, may impact the likelihood, type, and scale of evictions that occur.

³⁴ Some literature on forced dislocation from housing will also include foreclosures in the discussion of evictions, to capture displacement across both renters and homeowners. We exclude an explicit focus on foreclosures in this review, though some contributing factors, impacts, and preventative measures may be applicable in the foreclosure context as well.

The type of landlord should also be taken into account when considering prevention measures, as certain measures may be more ideally targeted toward certain landlords (and some types of landlords may be more receptive than others to their implementation).

- **Demographic primarily affected**

Some literature classifies evictions by the type of tenant impacted. Certain characteristics or constellations of characteristics of individuals and households have been shown to increase their vulnerability and risk for eviction (see especially the section *Who Gets Evicted and Why*, above). Approaches to addressing or preventing evictions may be more suitable for particular sub-populations, and may lend themselves to a more targeted approach. Prevention approaches based on a public health model often break this down into three dimensions. Approaches may be “universal” in nature, or they may be more targeted approaches, classified as either “selected” or “indicated.” Selected prevention programs are aimed at people at risk due to membership in a group. Indicated prevention measures are directed to people at risk because of individual characteristics and often necessitate screening for eligibility or participation.

Appendix D – Frameworks for Approaching Eviction Prevention

On the whole, studies on eviction prevention typically adopt one of a few different frames for their approach. These are to some degree grouped by disciplinary background. Though they are not discrete, each tends to view the issue of eviction through a slightly different lens, and concomitantly may emphasize or prioritize distinct strategies to addressing eviction. These include:

- **public health model** – Because of negative health and other outcomes of evictions noted in the literature and discussed briefly above (see section 2.1, *Consequences and Outcomes of Evictions*), a growing number of studies have begun to conceptualize evictions as an important social and public health problem. This has led to prevention approaches very much modeled on common health interventions. (Gaetz & Dej, 2017a; Tsai & Huang, 2019)
- **life-course perspective** – This approach is not explicitly adopted by many studies (and in fact there is a noted paucity of research that takes this aspect into account). Similar to a systems approach, a focus on the life-course considers how housing trajectories are intertwined with trajectories of education, work, and family, etc. (McDonald, 2011; McDonald & Cleghorn, 2008)
- **(critical) housing studies** – In the housing studies literature (and particularly critical housing studies), there has been a recent surge of interest in evictions from a political economy perspective, which generally promotes interventions that are wider-scale and more structural or systems-level in nature. These often involve addressing root causes such as growing income and wealth inequality, housing market dynamics (related to, e.g., affordable housing supply), or imbalances of power (e.g., tenants vis-à-vis property management companies). (Aalbers, 2017; Desmond, 2012; Fleming et al., 2019; Soederberg, 2018a)
- **social constructionist approaches** – In contrast to a traditional economic approach, which assumes individuals make rational choices based on cost-benefit analyses in choosing housing, some analysts adopt a social constructionist view. This framework emphasizes there is not a universal set of preferences that guide decision-making, and that housing cannot be viewed in isolation from other life events and outside system-level factors. The framework highlights the importance of system-level forces on impacting housing (in)security, and calls for a multi-dimensional approach to measuring it (rather than focusing only one dimension at a time—such as unaffordability, poor housing conditions, mental health, social supports, etc.). (Routhier, 2019)
- **complex systems approach, social-ecological model** – These approaches draw on insights in social constructionist, life-course, and critical housing studies frameworks. A complex systems perspective examines the broader dynamics that contribute to housing insecurity and takes a prevention-oriented approach. This model is premised on the understanding that evictions for any given individual are usually the result of an interplay of system-level factors, systems failures, and individual circumstances (Gaetz & Dej, 2017a). Systems dynamics modeling can be used to simulate and test various policy interventions (see Fowler et al., 2019). These approaches call for a coordinated approach to preventing evictions and homelessness—one that includes measures directed at a variety of stakeholders, scales, and points of intervention, and

which is supported by broader efforts to promote housing stabilization and increase affordability. (Fowler et al., 2019; Gaetz & Dej, 2017a)

The typology we develop in the current research follows that put forward by Gaetz and Dej for homelessness prevention (Gaetz & Dej, 2017c, 2017b, 2017a). It combines aspects of a public health model with a complex systems approach. Understanding the factors—at multiple scales, from system-level factors to household and individual circumstances—that contribute to an increased risk of eviction can be instructive in identifying the most appropriate prevention efforts, and the scale and timing at which to implement them.

Appendix E – Distribution of Interviews with ‘Professional’ Key Informants

Professional Interviews by Province

Province	<i>N</i>
Alberta	2
British Columbia	4
Manitoba	4
Nova Scotia	1
Ontario (Toronto, <i>N</i> = 5)	8
Total	19

Professional Interviews by Type of Program or Service Provided

Program or Service Type	<i>N</i>
Rent bank or emergency loan or funding	8
Third-party management/trustee program	3
Information and education	12
Tenant associations/organizing	2
Education, professional development, or resources for landlords	3
Comprehensive support services (e.g., life skills development, budgeting help, etc.)	8
Resource navigation	9
Housing navigation or re-housing services	8
Provision of short-term, transitional, or longer-term housing	3
Mediation/conflict resolution	9
Legal services/advocacy	3
Provides follow-up services	7
Outreach or mobile services	5
Policy advice at municipal, regional, provincial levels	3

Note: Many service providers offer multiple programs/services.

Professional Interviews by Target Demographic Group

Demographic Group for Which Organization Offers Specialized Services	<i>N</i>
Families	4
Seniors/older adults	5
Youth	5
Indigenous/Aboriginals	3
Newcomers	3
Disabled	3
People with mental health issues	4
People with addictions	3
Women	1
Men	1
People experiencing domestic violence	1

Appendix F – Distribution of Interviews with Lived Experience Participants

Lived Experience Interviews by Province

Province	<i>N</i>
British Columbia	2
Manitoba	7
Ontario	1
Total	10

Lived Experience Interview Participant Demographics

Demographic Information	<i>N</i>
Approximate age	
65+ years	3
50-64 years	3
30-49 years	4
Gender	
Women	5
Men	5
Mental health issues	3
Indigenous	3
Low-income	8
Veteran	2
Physical disability	1

Lived Experience Interviews by Type of Eviction/Landlord Indicated

Reported Type of Eviction / Type of Landlord	<i>N</i>
Renoviction	4
Above-guideline rental increase	4
Mass eviction, change in building ownership	5
Amateur/small-scale landlord	2
Own-use eviction	1

Appendix G – Interview Guide for ‘Professional’ Key Informant Interviews

Interview Guide

“Understanding Evictions and Eviction Prevention in Canada”

[Interviews will be semi-structured, and largely conversational in nature. Exact wording of the questions may differ slightly.]

Questions for professionals:

Introduction/background

1. Please briefly describe your background and role in your organization
 - a. Participant’s title, role, background
 - b. Background of organization, its history in the community, mandate (and has that shifted – if so, why and how?)

Evictions – observations of drivers, patterns/trends

2. What are the primary causes of eviction in your community *(or in your target population)*?
 - a. How have these changed over time? *(have there been shifts in drivers, note recent trends/patterns – probe re. specific examples e.g., renoviction, own-use, eviction by dereliction, etc.)*
 - b. How does this vary across certain demographics/sub-populations?
 - c. How does this vary geographically? *(across certain neighbourhoods)*
 - d. How does this vary by type of landlord? *(types of housing, landlords)*

Eviction prevention – reflections on approach/services

3. What are the promising practices that your organization/community is using to prevent eviction and promote housing stability?
 - a. What are some services that support people post-eviction, to promote stabilization?
4. What services are provided – and how are services delivered?
 - a. *(What supports do people/tenants need, and how do you meet those needs?)*
 - b. How long have you offered services aimed at eviction prevention? *(how recent, and if longstanding, have they changed and how so)*
 - c. How are the services organized? How is the effort staffed?
5. Are there new responses to emerging causes of eviction?
6. To whom are services targeted? How do you identify those who are facing eviction or who might be at risk?
 - a. Are there specific interventions for particular sub-populations *(e.g., gender/sexuality, families, income groups, age groups – youth, older adults, Indigenous, newcomers)*

- b. How do you reach tenants/the targeted group – and when? (*how do tenants/targeted audience know about services, and at what point in the process – in the timeline, early intervention*)
 - i. Is there follow-up?
 - ii. Do you have any recommendations for improving awareness of services offered?
 - c. Among the households facing eviction, who is helped and who is not helped to avoid eviction?
 - i. Why might unrepresented tenants who are aware of the service decide not to access them?
7. How are the impacts and outcomes being measured? What are the results?
- a. What works best? *Are there some services that are more or less beneficial (and how so)? Are specific groups/types of tenants particularly well served/less served?*
 - b. What does not appear to work?
 - c. What do you think could be improved? *(Are there any changes that could make services more accessible / desirable for potential clients?)*
8. Do you collect any data around evictions? Anything at all – numbers, reasons, costs, interventions, success-rates, etc.

At the community level (if applicable)

- 9. What organizations are involved in this effort? What are the roles for each organization?
- 10. What is the role (if any) for the homeless response system in preventing eviction? What is the relationship between your project and the homeless response system?

Final considerations

- 11. (*if not already covered in conversation*) Overall, what approach to address evictions and their prevention do you think is most effective, and why? And what approaches might be best suited to support post-eviction (and promote housing stabilization)?
- 12. What else should we know about your efforts? Is there anything else you would like to share?

Other possible questions that might be included/covered:

- 13. What are the costs to operate annually? What funding sources are used to pay for project costs? How are you assessing the cost-effectiveness of this effort?
- 14. Can you tell me about a specific case/type of case where services did not appear to make a difference for clients/tenants?
- 15. Can you tell me about a specific case/type of case where services made an important difference for a tenant?

16. Are there systemic or procedural issues you believe are affecting tenants' ability to access services/justice?
17. If you could design an ideal system for prevention evictions/promoting housing stability/supporting tenants, what would it look like?

Concluding reflections

18. Finally, do you have any recommendations for how organizations or the government could serve tenants better, and keep evictions from occurring?
19. Is there anything else you would like to share?

Thank you for taking the time to respond to all of these questions! The information you have provided will go toward informing policy and helping improve the services available to tenants.

Appendix H – Interview Guide for Participants with Lived Experience

Interview Guide

“Understanding Evictions and Eviction Prevention in Canada”

[Interviews will be semi-structured, and largely conversational in nature. Exact wording of the questions may differ slightly.]

Questions for those with lived experience of eviction:

Review consent process/form but also remind: That participation is voluntary, your name will not be recorded, and that participant can choose to skip any question or stop the interview at any time. That all data will be stored in a locked computer or office. That everything said will remain confidential (unless indicate criminal behavior or harm/risk to a child).

Introduction/background

1. Please tell us a little bit about yourself/your family. *(start with positive, something important or interesting about yourself/your background)*
2. Do you mind if we ask a few questions about your background? We are asking these questions because we know that some groups of tenants have trouble finding and keeping good housing because of discrimination based on their race, country of origin, disability, income, and other factors. We want to understand how this affects tenants.
 - a. What is your age?
 - b. Size of your family/household?
 - c. What country born in, language spoken?
 - d. How do you identify your race/ethnicity?
 - e. Does anyone in your household have a physical or mental disability or require special housing accommodation?

Case of eviction and housing and income situation

3. We understand you had to leave your home *(were evicted previously)*. Where and when did that happen *(when did the eviction occur, and post code or neighbourhood)*?
 - a. When were you asked to leave? How and by whom? *(private homeowner, property management or corporation, police, etc.)*
4. Could you provide some basic information about what led up to and caused you to have to leave your house? *(opportunity to tell story... probe as makes sense with below questions – order of questions to be directed more by participant)*
5. Please describe your housing situation at the time:
 - a. What type of housing was it? *(house, apartment (building size), condo rental / number bedrooms)*
 - i. What type of landlord? *(private, public, co-op / size)*

- ii. Do you need particular accommodation? (*related to a disability, language barrier, violence/abuse, family size, etc.*)
 - b. How long had you been living there before you had to leave? (*length of occupancy*)
 - i. Were others in the building also asked to leave?
 - c. What was the rent (estimate okay)? Was the rent subsidized?
- 6. What was the primary reason you had to leave your home? (*primary cause of eviction*)
 - a. Were there other causes related to the eviction? Problems/reasons for challenges with housing situation? (*Prompts – condition of the unit, trouble paying rent, utility bill, family breakdown, relationship with landlord*)
- 7. What was your main source(s) of income (at time of eviction)? (*EIA (welfare), CPP, workers comp, employment, child support, other sources?*)
 - a. What was your monthly income (estimated to nearest \$100)? (*If tenant seems reluctant, say: We know that tenants often have trouble paying their rent if it is too high for their income. We want to understand how this affects tenants who face evictions. Please be assured that I am requesting your income information for research purposes only. This information is anonymous, and will not affect your access to services. We will not share this information with welfare, your landlord, or anyone else.*)
 - b. If you prefer not to provide information about your monthly income, can you please estimate for me what percentage of your income was going to paying rent and other housing costs each month?
 - c. Do you have any debts owing (*arrears, utilities, credit card, student, bank loan, payday loan, car loan, etc.?*)
- 8. When you were facing eviction, what type of notice or information did you receive from your landlord?
 - a. How did you respond to the request to leave/notice of eviction?
- 9. Was there any legal action taken? Why or why not?
 - a. Did your case go before a tribunal (such as a Residential Tenancy Board)? If so, please describe that process (*various events/issues/challenges and timeline*). What was the outcome?
 - i. Were there arrears/costs/damages claimed by landlord? (*how are you/do you intend to fulfill payment plan – borrow money, extra work, skip paying for other things (utilities), sacrifice other things (food, entertainment), sell belongings, withdraw savings*)
 - b. If you didn't go to a (such as a Residential Tenancy Board), why? (*fear, anxiety, lack of knowledge, assumed forgone conclusion, etc.*)
- 10. Following the eviction, did you find it difficult to find another place to live? (*did you have to ask for more time, stay with family/friends, move to another city, stay in shelter, etc.*)

11. Have you been evicted or felt forced to leave your home at any other time in your life? (*ask about history of evictions/previous landlord-tenant issues*)
- a. Have you ever been in situation where you've had:
 - i. To sleep at someone else's house for more than one night?
 - ii. To sleep in an emergency shelter?
 - iii. To sleep outside/in a vehicle/etc.?
 - iv. Your own place but couldn't stay because you felt unsafe?
 - v. Your own place but were told by welfare/EIA it was not adequate (for children)?
 - vi. A landlord refused to rent to you – if so, why do you think? (*because income too low, did not have job, had bad credit, what you believe was discriminatory reason*)

Services/assistance needed or received

Thank you for providing that information about your case. Now I would like to ask you about the services you received.

12. Did you seek assistance/support/services when facing eviction? (if yes, what/how?)
- a. What kind did you need?
 - b. What kind did you use/receive? When did you receive this support (before/during/after eviction)? (*did anyone follow-up with you?*)
13. When did you first learn about the availability of services/supports? How did you find out about them?
14. Overall, how satisfied were you with the assistance you received?
- a. What did you find most helpful/effective, and why?
 - b. Which did you find least helpful/effective, and why?
 - c. Did you feel the organization/those providing services understood your case/challenges? Cared about your case?
15. How do you think services/supports for tenants could be improved?

Concluding reflections

16. How has eviction affected you/your family? (*Describe the impact these problems have had on your life (e.g., your comfort and convenience in your home, your/children's sense of safety/security, physical health, emotional wellbeing, other aspects of daily life)*)
17. Reflecting back on the eviction, is there anything you would do differently? If so, what, and why?
18. Finally, do you have any recommendations for how organizations or the government could serve tenants better, and keep evictions from occurring?

19. Is there anything else you would like to share?

Thank you for taking the time to respond to all of these questions! The information you have provided will go toward informing policy and helping improve the services available to tenants.

Provide have gift card/compensation as small token of gratitude for sharing your time and insights. Also, offer Resource List with contacts for agencies/programs or referrals for additional advice/information now.

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