

**FEEDBACK FROM SEPT. 9TH WORKSHOP
KINGSTON MODEL FOR AFFORDABLE HOUSING DEVELOPMENT
COMMUNITY NEEDS PUBLIC SESSION**

Thank you for attending the Community Needs Workshop yesterday. Your participation in designing the Kingston Model for Affordable Housing is highly appreciated.

As we mentioned at the workshop we are looking forward to receiving your feedback on the following 3 questions, as well as a brief profile/description on your agency/group.

1. In your opinion, does our preliminary analysis accurately identify the continuum of housing needs in Kingston?
2. Do you have ideas on actions or strategies which could be put in place to address these housing needs?
3. In your opinion, what are the critical elements which must be included in The Kingston Model for Affordable Housing Development?

RESPONSES:

Kingston Coalition Against Poverty

Our organization fights for the rights of poor people using direct action tactics. We bring homeless people, low-income tenants and their supporters together to defend one another and organize to fight back against the powers that attack the poor. We are critical of symbolic gestures and protests, or negotiating without action. Specifically, we focus on securing affordable housing for all, and raising welfare and disability rates.

Found two key issues in the housing debate left unanswered.

Regarding last Thursday, we find fault with the City for failing to address systemic causes of homelessness and insecure housing. Simply put, welfare and disability rates are too low. People on social assistance receive shelter allowances amounting to \$325-\$414 per month, making the City's planned "affordable" one-bedroom units, renting for \$600/month, way out of reach for the most desperately poor. An honest attempt to combat both chronic and temporary homelessness in our city means lobbying the provincial government to raise assistant rates. That our Member of Provincial Parliament, John Gerretsen happens to be the Minister for Municipal Affairs and Housing offers us a golden opportunity to begin such efforts. In the meantime, we demand local government allocate some of the planned units as rent-geared-to-income, allowing people on assistance access to housing. If this is not possible at this time, rent subsidies to such individuals must be offered. Portable housing subsidies, while aiding current tenants, do nothing for those on the street.

This brings us to our next point. Where in The Plan is rent-geared-to-income housing? Has the City any intention of building such units?

Finally, we want to remind you of the existence of homeless people (we know you would like to forget) and ask that you include us in further strategizing around affordable housing. That no provisions were made for poor people to attend the October 7th forum is unacceptable, though we appreciate Ms. Kolokolnikova answering our demands for inclusion by offering free spaces for those without \$50 to spare. We expect you will ask for our input in future discussions.

We look forward to your prompt response.

Habitat for Humanity Greater Kingston and Frontenac is part of Habitat for Humanity International. Habitat for Humanity is a non-profit, volunteer organization working in partnership with local families, individuals and business interests to promote the elimination of poverty-housing through the building of simple, affordable housing for low-income-working families-in- need. To date Habitat Kingston has built 3 homes in Kingston and currently is planning the next building project for Spring 2005.

In your opinion, does our preliminary analysis accurately identify the continuum of housing needs in Kingston? Habitat Kingston is satisfied with the continuum of housing needs as laid out in The Kingston Model for Affordable Housing Development. Since Habitat for Humanity can only address a small section of the affordable housing problem, we recognize that we are limited in our ability to resolve the affordable housing issue. Habitat Kingston is excited to see that a homeownership component exists in the Kingston Model. We feel that the opportunity exists for a successful partnership with the City of Kingston and Habitat Kingston to address the homeownership component of the Kingston Model thus furthering the Habitat for Humanity mission of eliminating poverty housing.

Do you have ideas on actions or strategies which could be put in place to address these housing needs? From the perspective and resources of Habitat for Humanity, we feel that the opportunity exists for a successful partnership between the City of Kingston and Habitat Kingston. Habitat Kingston believes that this partnership will successfully address the homeownership component of the Kingston Model thus moving toward the goal of providing adequate numbers of affordable homes within the city of Kingston.

In your opinion, what are the critical elements which must be included in The Kingston Model for Affordable Housing Development?

Homeownership breaks the cycle of poverty. Homeownership builds self esteem and financial security in homeowners and builds better community members. In my opinion, the critical element in the Kingston Model is the support of the concept of the continuum of affordable housing and how movement from one end of the continuum to the other is a positive and desirable goal. If there is no movement along the continuum, I feel the model fails because the cycle of poverty will not be broken for individual families.

The Social Housing Registry manages the waiting list on behalf of the 18 participating housing providers who manage housing projects for rent-geared-to-income assistance in Kingston and Frontenac County.

The first question relates to the *accuracy* of the housing needs. The one item that I would like to re-iterate although both Ed and Mila did make mention of it, is that the increase in numbers on the waiting list is misleading, as this was due to the fact that we were deeming applicants eligible under the new rules and this number later increased. The months that were selected for comparison purposes were unfortunately really low in numbers. (I am sure that is why they were selected)

I believe that the affordable housing solution is a good one. I think that we need some true figures regarding homeless individuals.

I think that the gap between OW shelter allowance and affordable rents is a big problem and that this needs to be addressed.

I agree with education – I think that life skills training is a must – to preserve tenancies. I am curious to find out more about the “portable” subsidy and how this will affect us at the Registry. I am also interested to find out how the affordable housing selections will be made (will these applicants need to be deemed eligible)– I am sure I will find out more on this at the housing forum.

Kingston & Frontenac Housing Corporation

First question, I would agree that the preliminary analysis accurately identifies the continuum of housing needs in Kingston. I was actually quite impressed with the information presented at the workshop. Congrats!

Second question, I would submit the following as ideas on actions or strategies which could be put in place to address housing needs -

In light of the fact that I acknowledge the need for additional RGI/Affordable units, particularly one-bedroom units, Kingston must also implement an education program that would assist in the preservation of tenancies. The City of Kingston, Housing Division should launch a Preservation of Tenancies Program that would include education on TPA issues, SHRA and provincial regulations and well as energy conservation. The program would enforce the need for tenants to pay rent as required under the TPA as well as provide subsidy information and advise housing providers of change, advise of new occupants, etc. as legislated under the SHRA and provincial regulations. In addition, an education program that will assist tenants in conservation of energy and provide ideas and appropriate actions that would reduce costs. I would also recommend that Ontario Works and ODSP expand on their pay direct initiatives that would include both rent and utilities for all tenants who requests same without identifying a need for such a service (without demonstrating household is at risk of eviction or hydro disconnect, etc.)

Third question - Critical element is education and Preservation of Tenancies as noted in Second bullet.

Jennifer Payne-Oddie, Manager of Housing and Community Integration, **Providence Continuing Care Centre**

Mental Health Services - Vicky Huehn, Executive Director, **Frontenac Community Mental Health Services**

Non-Profit Permanent Housing dedicated to people with a serious mental illness funded by Ministry of Health and Long-Term Care

Frontenac Community Mental Health Services

Total : 115 units

Support is provided on a portable basis to tenants as required.

Higher support is available for 27 units

Homes for Special Care

11 units

These are private home operators that provide 24-hour care for people with a serious mental illness.

Regarding Slide #26 – page 9

Please replace descriptive headers with People with a serious mental illness

Delete information on slide #26 – It is incorrect

We are uncertain of the origin of the data presented in slides 27, 28, 29 . It would be beneficial if the origin of the report was cited.

Steven Manders is Secretary for the **Kingston Rental Property Owners Association**, Regional Director for the Fair Rental Policy Organization, Director for the Ottawa Region Landlord Association, active member of the Social Planning Council of Kingston working on homelessness, and attendee at founding meeting of the Kingston Association of Tenants with the Honourable John Gerretsen M.P.P..

Your continuum was well presented, the problem is that many landlords have abandoned the bottom end of the market due to too much frustration. The problem is not the quality of your continuum The question is how to get

the landlords back.

It is great to get 3 levels of government working together for more housing. Have you ever tied 3 dogs together with a long rope and turned them loose in a park? Getting 3 levels of government working together looks the same.

With 2 levels of government, you stand a greater chance of success.

Each level of government can start building tomorrow, they do not need the permission, consent or anything else to get rolling. The smaller the group the faster it moves.

Governments do not have the money to become bigger landlords, they loose enough money as it is. The Human Rights commission just laid off half of its staff. The Rental Housing Tribunal is down 40 % and is now 1 year behind in its work. There will be 800 people laid off in Smith Falls who were caring for 450 severely disabled people, and you want the government to build lots of housing to be rented at a great loss to keep it affordable. It isn't going to happen except a token amount so that they can say they did something.

Mean while the problem keeps growing faster than solutions because the real solution is not politically acceptable. Homelessness will continue to grow. There are solutions that are affordable, but not the one many people want.

January 20, 2004 Report

HOMELESSNESS AND BAD LEGISLATION

There is a lot of legislation in the residential rental industry that keep landlords and tenants apart. It is a major contributor to homelessness. In a nut shell, if some legislation places an unreasonable financial or social burden on a landlord, they are always free to vote "no" with their feet and invest their money else where. When landlords feel that they do not have their legitimate interests protected, the tenants lose no matter how anyone or the tenants feel about the legislation. There is a lot of such legislation that has created the homeless crisis in Ontario that did not exist 25 Years ago.

Homelessness Is New

There was a 12 page report prepared in October 1969 titled *Issues in Housing* and edited by Marty Silverstein. It was prepared when there was an extremely low vacancy rate in Kingston, high rents, low quality but there was not one reference to homelessness or food banks. Some of the authors of this report are still working on the same housing problem, Lilly Inglis, Peter Davey and myself are still active on this issue. We each have at least 1/3 of a century of experience and history to draw from. If you want an expert, you cannot do better than that. Howard Sly, president of Dacon Corp., the Association of Tenants Action Kingston (ATAK) and Mayor E. Valorie Swain also contributed. We now have much higher quality housing, much more tenant protection and a lot of homelessness for the first time. It is reported that homelessness among the young is increasing at about 60 % per year in Kingston. Calculate backwards, and it is obviously a new problem, therefore the causes must be recent.

There Is Lots of Affordable Housing

Kingston has a lot of good quality rental housing, just look along the water front and else where, the vacancy rate just doubled to 1.9% leaving over 200 rental units sitting vacant and needing a tenant. That is a major expense for landlords to bear. CMHC defines any rent that is below the average rent in that area as affordable. Therefore, by definition, 50% of all rental units will be called affordable. A \$2,000 /mo. rent is also affordable to some people too. What we need is more cheap rents. Building standards in Ontario are among the highest

building standards in the world. Therefore, Kingston now has a large supply of high quality and affordable rental units, and many are vacant. What more can you ask for?

There are many low income people in the city that simply cannot afford the legislated new building standards nor the added cost of upgrading the existing stock of apartments. Legislators must constantly upgrade the standards to justify their existence, affordability is low on their concerns. There are many people that have an income problem, landlords cannot fix that, nor can they lower their rents and remain in business. There are a few mom and pop landlords with very low rents on good quality units, they cannot increase the supply because they will never have the revenue to expand. They could never get financing to expand either. Their units go by word of mouth and rarely hit the open market. People that look for an increase in supply of cheap quality units will never find them. They can't be built and rarely become available.

Neither the government nor the private sector can build cheap buildings, the building standards prohibit it. The government can subsidize any type of housing, rental, or person to whatever standard they want. That still does not make anything cheap, it just makes someone else share the cost. You can force tax payers to share in the cost, until the next election, you cannot force anyone to invest at a loss. If the government makes their present real estate investment into a bad one, there will be no new investments either. The N.D.P. did that in 1990. According to C.M.H.C, in 1998 there were only 150 rental units built in all of Metropolitan Toronto. That was the last year of the N.D.P. Rent Control Act.. The industry collapsed. And that is despite an increase in population of about 100,000. Homelessness soared. The present Liberal Government has indicated interest in similar legislation, tighter rent controls, more tenant protection, harder to get evictions and so on. The whole industry is now on high alert and ready to shut down as it already has done before. Tenants are sure to lose as they did before.

What are the issues that separate landlords from tenants? After all, landlords need tenants, tenants need landlords, they have a common interest.

Garnishing Assistance

For people on any form of public assistance, their incomes and that money in the bank cannot be garnished under the Social Assistance Reform Act. They cannot be held accountable for rent arrears or damages. They have no reason to care. Many people with bad social attitudes and a lack of a sense of responsibility use that to get ahead. They simply stop paying the rent, wait a few months for an eviction, stretch it out as much as possible and move on a few thousand dollars richer. Some even get free legal aid to stretch it out. For tenants that have honourable intentions, but are severely cash strapped, this provides a means out of their financial problems. It is too easy. The landlord has no recourse except be careful who they rent to. That leaves some poor but honourable people on the street. Make these tenants accountable, more will honour their responsibility and more landlords will be willing to rent to them. Alternately, provide financial assistance to good tenants to get through their difficult times. This helps everyone. After all, landlords need tenants, they just need to be sure that they will be paid. This is a serious problem to nearly all landlords that have rented to this group of tenants. It becomes a serious problem for poor tenants too. Who can trust them when there is a large financial reward for skipping out owing as much rent arrears as possible?

Direct Payment Of Rent

For tenants on any form of public assistance, skipping out on the rent is a very common occurrence. The landlords have little recourse from this except to be very careful who they rent to, and this can hurt many poor but good tenants. One way to open more doors for them is to have direct payment of the rent from the Ontario Works or O.D.S.P. to the landlord. This is of no value if the tenant can stop it without notice to the landlord, and no notice from the agency paying the rent. The tenant must understand that by accepting direct payment of rent to the landlord, it will open more doors for them. The payment must not stop until the landlord has been given

proper notice by the agency and that the tenancy has been properly terminated by the landlord or tenant. The landlord does not really care who mails the cheque, the question is whether or not a cheque will be mailed. For tenants with a history of rent arrears, this should be mandatory to protect the interests of other tenants. This has eliminated a lot of evictions in Cornwall where this option is available. Children are the greatest beneficiaries because it created more home stability.

Multi-residential Taxes Hurt The Poor, Not the Landlord

Low income people need cheap housing. They cannot afford new houses, rarely can they afford older houses. Many cannot even afford affordable housing. The most affordable housing in bulk quantities is multi-residential apartment buildings. That is, any apartment with more than 6 units. These get taxed 241% higher than residential buildings of equal assessed value in Kingston. Such buildings are the most efficient for the city to service, one stop for garbage, one connection for water, sewer, gas and hydro. Usually there are only a few hundred feet of street to service and maintain for hundreds of people, yet they are taxed far higher than private homes. We have the poor subsidizing wealthy home owners through the municipal taxes that they pay through their rents. Under the Tenant Protection Act, Section 136, any tax reduction must go the tenant. That has already happened in Lennox and Addington County twice. In Kingston, they lowered the tax ratio by 14.1% in 2003, but the increase assessment and a higher tax rate made for no tax or rent decrease for the tenants. If existing apartments were taxed at the same rate as residential buildings, or the rate of all new multi-residential buildings that are now taxed at the residential rate, those tenants would receive about a \$75 per month rent reduction. This requires no subsidy, no new construction, or coercion of landlords. It could happen immediately, there would be no waiting time except to make that decision. Equal tax rates for all is fair too. So what is the hold up? Kingston City Council has the authority to do this immediately.

Homestead Land Holdings is building a new high rise apartment building at Bath Road and Portsmouth Avenue in Kingston. It will be taxed at the residential rate. The two older and similar buildings on each side of it, will be taxed at the multi-residential rate which is 241% higher, a cost borne by the tenants through their rents. It is about \$120 per month. If you were a tenant in one of the two older buildings, how would you feel about that?

The assessed property value of the residential sector (private homes) is much greater than the multi-residential sector. You could lower the tax rate for the tenants by 10 % and this would result in only a 1 % increase in taxes for home owners. This has already been calculated by the staff at Kingston City Hall. It is not my calculation.

Offences

There are 33 offences listed in Section 206 of the Tenant Protection Act that a landlord can commit that will result in a \$10,000 fine. There are only 5 offences that a tenant can commit, and skipping out owing 6 months rent and trashing a rental unit are not offences. The Liberals have promised the tenants more protection and more offences for landlords. I have never heard of a landlord skipping out owing a tenant money, damaging the apartment or the tenant's property. Rarely do landlords go around disturbing tenants at night with noisy entertainment systems. Who needs more protection? A good landlord's only defense is to own and manage quality properties for quality tenants. That leaves low qualified people on the street. A landlord with quality property and tenants also has a legal obligation to the other tenants to be careful who they rent to, or be held liable for the damages and disturbances caused by a bad tenant. Would you want a noisy person, a vandal, or a drug pusher living next door to you? Bad tenants have little accountability and thus no reason to change their habits. This costs many poor but good tenants the ability to get into some housing projects. Stop punishing the landlords, make the bad tenants accountable to protect the good tenants. An investor cannot be found guilty of accidentally committing one of the 33 offences if they avoid this industry and invest in mutual funds, mortgages or other investments. Such investments do not phone up a night complaining about a noisy neighbour, leaky tap, a lack of heat and so on. What incentive is left?

Rent Freezes

Any one looking for cheap housing will not find it in quality buildings. Real estate is expensive to build and maintain. New construction costs more than current rental revenue can justify. There must be the potential for increase rents down the road to justify construction. Many developers will put up buildings at a loss, then they wait years for the building to appreciate in value as rents slowly go up. Take away the potential for rent increases down the road, and you take away any justification to put up a building today. Rent controls are bad for developers and construction labour. Tenants at the bottom end of income levels that rely on more prosperous tenants to move into newer buildings thus vacating the older cheaper ones. Would you purchase a lottery ticket if they promised no cash prizes? Real estate is the same.

Too Many Evictions?

There are a lot of problem tenants out there. Last year there were 69,619 landlord applications to the Residential Housing Tribunal. They cost the landlords \$150 each for application. The sheriff costs about \$300 more to enforce evictions. The landlord would only do that if they are facing far larger rental losses or damages. The average case is for \$2,200 each. This is a devastating amount of lost time and money. It becomes a part of the average rents borne by the other tenants. For buildings with low rents, it is disproportionately higher. There is an enormous incentive for landlords to cut this loss by careful tenant selection. These losses do not include skip outs, damages that can be assessed only after the tenant vacates and so on. It is estimated at double the above costs. This shows that the standards of tenant selection were not that high, or reliable or discriminatory. The new federal privacy laws will make this even harder to control. Any attempt by the government to restrict tenant selection even further, will be a great disincentive to developers. What landlords need is better tenant selection. Why not make the trouble makers more readily accountable for their actions? Easier and more reliable tenant selection actually protects the good tenants. Good tenants do not want drug pushers, drug addicts, alcoholics, vandals, loud obnoxious tenants around them any more than the landlords do. Making evictions harder to get does not help good tenants, it just keeps the bad ones around longer. Everyone loses.

A Rooming House Experience.

I knew one elderly landlady quite well, who had 3 rooming houses on Smith Street in Kingston with about 15 very low income tenants. She rented to anyone one, no money down, no questions asked. She was a saint, that did not know the word "no". She signed endless "Intent to Rent" forms for people she had never seen before, they would go to City Hall and get welfare, and they would never be seen again. There was endless vandalism that kept her handy man almost fully employed. She could barely hobble around on a cane. She cared for an old very frail war veteran who had no one else, he had a lot of medical problems and eventually died there. One tenant took over control of one of the houses, she sublet rooms and collected the rent, but never forwarded it to the landlady. After 6 months the hydro was cut off because it was not paid for due to a lack of revenue. The landlady attempted to evict the tenant, but the tenant forged a bunch of receipts to prevent the eviction. The receipts were on different forms than the ones she use, but how could she prove she never used other ones? The tenant got free legal aid, and threatened to seek a rent abatement for the deficiencies. The landlady would have to get an RCMP handwriting expert in to examine the receipts and fight the case further, knowing full well that the rent arrears would never be paid no matter what happened. She didn't bother. The lawyer got the tenant to agree to leave on the condition that the issue of arrears did not get reported to welfare and the issue of arrears would be dropped. This legal aid lawyer has used these tactics on numerous other landlords in the Kingston area. He has established a reputation for it. He calls it defending his clients interests. Landlords have a different name for it. If you could believe what she was told, the post office lost nearly every welfare cheque for some of her tenants and the rent could not be paid. Eventually the bank repossessed one house. The living room ceiling collapsed from water left running upstairs, the doors were all kicked in and the place was declared unfit for human habitation by the City. The refrigerator and picnic table were stolen. There were some good people in some of the rooms of the other houses she owned, but they soon left because of the problems such as the garage being set on fire. It is easy

to prove arson, it is hard to prove who did it no matter how sure you are. That goes for all damages. She never left a person homeless, but in the end, they left her homeless. She is dead now, and no one has picked up from where she left off. We have a lot more homeless people now too. Is the connection obvious yet? Would more examples make this point clearer?

Now all landlords have a hard time getting financing rooming houses and insurance is almost impossible to find for them. You would probably find that you cannot set up a rooming house any more, even if you wanted to. The Liberal Government wants to give tenants even more protection and solve the homeless problem too. I am not suggesting that all homeless people are like this, I know that they are not and I really mean it. I am saying that there are a lot of people in our society like that, and they spoil it for everyone else. If there were not a lot of people like that, we would have to shut down all the prisons in the Kingston area. These problems have driven most rooming house landlords get out of that rental business. There are many people attempting to assist the homeless people and choose not to assign blame to them, but would rather call them victims. They too are saints, but that approach will not solve the problems which cause homelessness. That explains their lack of success to date.

Last March, 2003, the Rental Housing Tribunal stopped releasing their list of cases to Rent Check Credit Bureau. This information was being sold to landlords to assist in tenant selection. It helped to make the trouble makers accountable and opened doors for the many good tenants. What more could you ask for? This was good for the many good tenants, now they could prove that they were good tenants.

The City of Toronto is losing 500 rooming houses each year. You cannot legislate them back into business, no new ones are opening. What must be done to make this a worthwhile investment for the **landlord**? If you can't answer that question, you cannot solve the homeless problem. Think about that.

Bad Landlords? What about all the bad landlords out there? Last year there were 6,848 tenant applications against the landlords made at the Tribunal. The application fee is free or very modest, and the tenant gets free legal aid in many cases. There is little holding them back. Often these applications are for rent abatements for trivial maintenance issues. Some tenants are just looking for easy money, some are legitimate. The point is, there is over ten times the number of landlord applications involving far more money, than there are tenant applications. This alone is solid evidence that landlords are for the most part, very good at their jobs of providing quality housing. Some landlords may be slow at doing maintenance, but they never go around damaging the tenants property or run off with their money. It proves that there are a lot of problem tenants. It proves that tenants do not need more legal protection, the landlords do. Good landlords and good tenants both need a lot more protection from problem tenants. That is where any changes to the legislation should focus.

Eliminate Default Orders?

The Liberal Government wants to eliminate default orders at the Tribunal. Thus, if a tenant was in rent arrears, the landlord who is often a doctor, lawyer, high school teacher or what ever, must take a day off work to prove his case which is not even disputed by the tenant. Surely this will drive many good landlords out of the business. Do we really want to make a difficult job unnecessarily difficult? What is gained by that?

Hydro Arrears

Recent changes to the Municipal Act allow for local utilities to place the utility arrears of a tenant on the landlord's tax bill. This has already begun in London Ontario. For privacy reasons, a landlord cannot even find out about the arrears until it reaches crisis proportions and is about to go on his taxes. The landlord has no defense against this. This is a very easy way for any tenant to save a bundle of money and the utility company has no reason to care. The utilities will be paid for by someone. One landlord recently hit by this applied to the Residential Housing Tribunal to evict the tenant who was \$7,000 in arrears which was going on his tax bill. The

Tribunal said that they have no jurisdiction over hydro arrears. He went to Small Claim Court and was told that they have no jurisdiction over tenants while still in a rental unit. The landlords only defense is to be even more careful as to who gets into the rental unit. Those with low incomes will have an even greater problem finding an apartment now. It has been proven many times that when utilities are included in the rent, the average consumption increases by 20%. They have no reason to conserve. That is bad for everyone. We come back to the old problem of tenant accountability. It is crucial to maintain the supply of affordable housing.

Where Did All The Homeless People Come From?

Most people agree that 25 years ago, there were few if any young homeless people. Where was that segment of the population living? Many lived in rooming houses because they could not afford their own apartment. They would have their own bedroom and share a kitchen and a bathroom. Some had meals included. Some tenants shared with the landlord. Some were decent quality, some were pretty rough. Some tenants were just single people with an income problem, some were alcoholics, drug addicts, cons, ex-cons, the mentally ill and so on. It was warm and dry. They are now history. This is also where the answer for cheap housing is hiding. It requires no large public housing projects for such people, it disperses that population, it is the cheapest housing yet devised, and thus it is the most likely to succeed if given proper support.

Currently it costs about \$2,000 to get a zoning change to convert a suitable house to a rooming house, with no guarantee of success, then about \$15,000 to bring up to fire code and other property standards. When it is finally renovated and occupied, the landlord has a difficult population to house and no assurance that the rent would get paid. With government support rather than opposition for rooming houses, homelessness could be ended this way. Politics is getting in the way. We still treat landlords as the villain.

An alternate solution for rooming houses was built in Waterloo at 75 Charles Street. It cost \$1,900,000 to house 22 people, that is \$86,363 per person, plus annual operating costs. It is easy to see why this type of housing cannot solve the homeless problem for many. The solution must be affordable or it will simply fail. Rooming houses are where the poorest people can get a room of their own for about \$350 per month with no government subsidy. It is not luxury, but it beats a park bench in January. This is the missing cheap housing! It is even cheaper than affordable housing. It is almost gone because most landlords have been driven out by endless rent arrears, damages, disturbances and municipal property inspectors demanding quality.

Would you sink your life savings in a rooming house for hard core drug addicts, alcoholics, the mentally ill, cons, ex-cons and some with a criminal record as long as your arm? Why should anyone else? The point is, no one else will do it any more! Furthermore, you don't want such tenants in a high rise apartment next door to your mother either. Housing these people economically needs to be completely rethought. The rules of rent payment, eviction and accountability must be rewritten to accommodate that portion of the population or they will remain homeless. **Remove rooming houses from the Tenant Protection Act, and place them under the same legislation as hotels and motels where by the owner doesn't have to wait 3 months to get rid of some one who refuses to pay rent. Hotels could never operate that way either. Time is up, the landlords are long gone. Drastic measures are now needed to try to attract them back and it won't be easy. Minor concessions won't do it.** Without real landlord protection for a change, homelessness will continue to increase. You can deny this, you can argue with me, but you won't change the homeless situation by defending the current system. Everyone can see this system does not work for the homeless. Now you have a viable solution to work with.

Change The Tenant Protection Act

Imagine if every time we had a change in government, we had a completely new Highway Traffic Act where they change all the speed limits, rules of the road, highway design, means of enforcement and fines. That would amount to a complete overhaul of everything you needed to know for safe driving every 5 years on average. That

is what the landlords of Ontario have faced for the last quarter century. The Liberals have promised to change it again. What happened to fine tuning? Residential rental accommodation is the subject of a lot of political interference from every party and it is continuing. This has to hurt development in many ways that cannot even be measured. No one benefits from instability, yet more instability is promised. Having said all that, perhaps it was time for the *Landlord Protection Act* to get more good landlords involved again. What a novel idea.

Landlords and Tenants Have Common Interests

In summary, landlords and tenants have a lot of common interests, they need each other. There is a lot of bad legislation out there keeping them apart. Landlords and tenants both need more protection from problem tenants. Landlords need their interests protected if they are to better serve their many fine tenants and cope with the not so fine ones.