

# Healthy Rental Housing

## GOAL

A stronger approach to ensuring healthy rental housing in Ontario

## Rental housing disrepair is a growing challenge in Ontario

The number of Ontario households with significant repair issues is growing and Wellesley Institute is concerned about the impact of housing disrepair on tenants' health and well-being. The province can mitigate the increasing state of disrepair in private rental housing through a comprehensive policy approach that invests in repair and prevents further deterioration. By clarifying processes, strengthening legislative frameworks, and building on current programs, Ontario can take a leading role in ensuring safe, healthy rental housing for all.

## Provincial action can support good housing conditions

In Ontario there are over 120,000 rental homes that require major repairs. Nearly 70 percent of rental housing stock was built before 1980; as these units age, disrepair is likely to become more widespread.

The province plays an important role in supporting good housing conditions by developing legislative frameworks that guide the roles and responsibilities of different stakeholders. The province has an opportunity to lead in the creation of a simpler and more effective system, by clarifying and strengthening existing legislation. *The Residential Tenancies Act* (RTA) offers broad property standards, requiring that all units be “fit for habitation.” Each municipality has the authority to determine more specific standards and establish procedures for investigations and enforcement. The result is a complex system of local by-law enforcement, regional public health authorities, provincial bodies, and other institutions such as legal aid clinics and community agencies. This complexity has been identified as a key challenge for tenants and landlords, as well as for front-line service providers.

Ontario is home to several effective programs that support better housing conditions for renters. For several years the Investment in Affordable Housing (IAH) program, a joint federal-provincial initiative, has offered forgivable loans for repairs to multi-residential buildings. Last year, the program supported repairs in 1700 units. This program will likely evolve in coming years under the National Housing Strategy (NHS). There are similar programs at the municipal level; for example, Toronto's Tower Renewal pilot initiative provides energy retrofits in approximately 10 high-rise buildings per year. While these programs have been successful, growing repair needs across Ontario suggest that larger-scale programs are needed.

## Housing disrepair is a health risk

The health impacts of housing disrepair have been well-documented and are extensive. For example, poor indoor air quality, inadequate ventilation and mould are major risk factors for asthma and respiratory illness, particularly for children. Exposure to hazardous materials such as lead and asbestos are linked to chronic health conditions, and long-term exposure can be fatal. Structural damage can put residents at risk of injuries and increase risks of flooding or fire. Residents may experience anxiety, depression, and stress, particularly when severe housing disrepair leads to displacement and housing instability. These mental health concerns can be debilitating on their own, and are also associated with a range of physical health issues such as increased risk of cardiac disease. As Ontario's rental housing stock ages, these health risks are likely to become more common for tenants.

Because enforcement processes are complex, complaints processes can be stressful and time-consuming for tenants. Tenants who choose to advance their complaints may continue to be exposed to health risks for months while they wait

for a resolution. Others may feel that the complaints process is not worth the effort, and instead simply live with health hazards indefinitely. At the same time, addressing major repair and maintenance issues poses a significant financial cost to private landlords, particularly those managing small-scale and affordable properties.

## Provincial policy directions for safe and healthy rental housing

The National Housing Strategy represents an opportunity to re-assess policy goals and priorities. Building on existing foundations, the province can further promote healthy housing conditions through a combination of policy approaches that invest in repair and prevent further deterioration.

Explore opportunities to support property owners in maintaining their properties through forgivable loans and affordable financing options. The financial cost of retrofits and rehabilitation remains a major barrier to addressing poor housing conditions. A proactive approach that incentivizes early investment and maintenance can help prevent deterioration and protect tenants' health. Expanding availability of forgivable loan programs such as IAH can support small-scale landlords in creating healthy, affordable rental units. For large-scale landlords, the province can consider establishing a province-wide low-cost loan financing system for retrofits and repairs of apartment buildings. Canada Mortgage and Housing Corporation (CMHC) recently implemented a similar program for new construction; this approach may be useful at the provincial level to ensure existing buildings remain in good condition.

Clarify protocols and best practices for municipalities. The province can support local enforcement and responses by working with municipalities to develop protocols that outline responsibilities of public health units, bylaw inspection divisions, and other institutions such as legal aid clinics and community-based housing agencies to clarify their relationships to each other and to provincial entities. Offering clear guidance on local enforcement processes can help municipalities address concerns more efficiently and consistently, and can help tenants and landlords navigate concerns more easily.

A clearer and more coordinated legislative framework to address complexity and inconsistency in regulations and enforcement across municipalities. Ontario can take further action by reviewing the regulations in the RTA and clarifying its relationship to local property standards legislation. For example, the RTA can be strengthened by including clear parameters for healthy housing standards to assist municipalities in developing property standards. Such actions can make the existing legislative framework more transparent and ensure greater consistency across the province.

Set clear benchmarks for addressing housing disrepair in Ontario. The National Housing Strategy represents an opportunity to reassess provincial housing priorities and set targets and goals for action. As the province reviews its housing framework, it can set specific, measurable benchmarks for addressing housing disrepair to guide provincial action.

## Building on Ontario's housing policy

These policy directions offer a comprehensive approach to healthy rental housing, building on Ontario's previous successes. Further investment in housing repair initiatives offers a preventive approach, while strengthening and coordinating legislative frameworks ensures that poor housing conditions can be effectively addressed when they arise. By strengthening these components of housing policy, Ontario can protect the health of renters and continue to preserve a vital component of the housing system.

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