

Creating Healthy Housing Quality in the Private Rental Sector An International Jurisdictional Review

Solutions Lab on Healthy Housing Quality

Kate Murray
Wellesley Institute
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This is the second report from the Solutions Lab on Healthy Housing Quality, funded by Canada Mortgage and Housing Corporation and carried out by Wellesley Institute in collaboration with SHS Consulting.

Following Phase I start-up work, the reports from Phases 2 and 3 of the Lab (September 2019 to March 2020) are:

Framing Report	(May 2020)
Jurisdictional Scan	(July 2020)

Executive Summary

This desk review is a research document prepared by the Wellesley Institute as a resource guide for the National Housing Strategy funded Solutions Lab, 'Best Practices for Healthy Housing Quality in Toronto' and is a companion piece to the Healthy Housing Quality Framing Paper prepared in December 2019. The year-long solutions lab process has brought together interested stakeholders, tenants, building owners, municipal government representatives and others to collaboratively address some of the long-standing and diverse rental repair issues facing private sector apartment buildings in Toronto. Many tenants around the world often indicate problems with their rental accommodation, problems that include pests, mould, elevators out of service and difficulties to obtain satisfactory or timely repair of windows, doors, appliances, etc.

These issues not only impact the health and well-being of tenants, particularly those in lower-income communities, but also the state of the 'health' of the building itself. Without adequate maintenance and repair, over time buildings can suffer as well and if the buildings are in crisis, then so too will be the tenants who live in them. The solutions lab project aims to address these types of problems with co-designed practical solutions.

There are two purposes for this paper:

- To identify and describe programs or policies developed by other cities, state or provincial governments, or countries, to address rental housing repair in apartment buildings
- To provide examples to participants in this Solutions Lab to help generate promising solutions for the City, provincial and federal governments to achieve healthy and quality housing

The most obvious means to address a lack of good repair in buildings are implementation and enforcement of building codes or by-laws for building owners and tenants to follow. Implicit in this are repercussions if these standards are not met. But other means to address these issues also exist. This review identifies four categories, Standards and Enforcement, Investment and Incentives, Building Acquisition, and Intersectoral Collaboration to improve housing quality. Examples from various jurisdictions within each category are meant to show how they could be of assistance in Toronto and elsewhere in Canada.

1. *Standards and Enforcement:* Building owners are as responsible for the upkeep of their buildings according to their local building standards in the same way as tenants are responsible to uphold the requirements of their contract. And most jurisdictions already have some types and levels of standards in place.

England has at least two relevant pieces of legislation,

In the United States responsibility rests with the state and/or the local municipality to define those standards. But to ensure compliance on the part of the landlord, there have been innovative legal policies implemented, such as linking the poor state of a rental accommodation as a form of tenant harassment in New York, to 'clean hands evictions' in several US states, where the landlord must ensure the home must be free and clear of all building code violations

before attempting to evict a tenant. The weakness of relying on standards and legal requirements to achieve healthy housing is not that the standards are lacking, but that they are often not adequately enforced.

Many countries in Europe emphasize strict requirements on all types of buildings to reduce greenhouse gases and mitigate climate change. The European countries discussed in this paper, France, Germany, Sweden and the Netherlands, have all implemented strict building code standards for renovations as well as a minimum number of buildings to be upgraded over a period of time.

2. *Investments and Incentives* Although the owner is considered responsible for the upkeep of buildings, when there is a need for extensive renovations to ensure energy efficiency requirements and comfort and safety for tenants, many governments offer financial assistance to make these kind of changes. The United States often provides flexible funding in the form of loans to states and local areas to invest in various types of repair and renovations.

In Europe, many governments have initiated generous types of financing programs to ensure upgrades. Germany and Sweden have set up special national banks to provide this kind of funding at a low interest rate to municipalities, and often, depending on the level of improvement, grants to help offset the cost. The European Union has also funded various programs to help building owners understand and improve take-up of energy efficiency investments.

3. *Building Acquisition* Aligned with both standards and investments is the idea of a city, or another entity, purchasing buildings that are in such disrepair that they are at risk of being lost as 'affordable housing'. Although this is not common practice, the City of Chicago has a successful program, the 'Troubled Building Initiative', that as a last resort acquires the building through the courts, returns it to a habitable state and then turns over to another organization that can provide affordable and safe housing.

4. *Intersectoral Collaboration* And finally, jurisdictions often blend these remedies with other 'solutions'. More and more, the notion of entrenched collaboration in tackling these kinds of multi-faceted issues are being implemented. Private and public organizations, stakeholders, including tenants, work together to improve existing housing conditions.

Three case studies at the end of this paper show how a city in England and two in the United States have tackled the situation of rental disrepair in buildings through collaboration.

England's City of Nottingham pilot project implementation of the Dutch building program, *Energiesprong*, is just one example of a type of collaboration for upgrading buildings: specifically, public funding and private enterprise to implement a new form of building construction and an involvement with tenants in all aspects of the project.

The examples of Chicago and New York showcase a collaboration that is worthy of more attention and replication. States and city departments work together. So too do private building owners and foundations; not-for-profit organizations and tenants as well. While rental housing quality in both New York and Chicago remains a serious issue, particularly in lower income communities, what success that has come is a result of an intentional and structured collaboration between private and public sectors and all stakeholders.

This desk review is not exhaustive in its examples. Some are only small ideas that seem to work reasonably well elsewhere. Some are larger and more comprehensive ideas. But large and small, the solutions offered attempt to improve the quality of housing to improve health and mitigate tenant vulnerability. And of course, for any of these examples to occur there must have been a political will to support the goal of healthy housing.

Section 1. Introduction

Wellesley Institute has been funded by Canada Mortgage and Housing Corporation (CMHC) to carry out a Solutions Lab project, 'Best Practices for Healthy Housing Quality in Toronto' to better understand the situation and to co-design with stakeholders ideas or solutions to the problems. Wellesley is working with SHS Consulting which has related expertise in housing policy research and solutions labs.

Understanding that the issue of housing quality is multi-faceted, the Lab project is working with a wide range of stakeholders to frame the problem, understand the current state, and co-design a set of potential ways forward in the form of solutions or ideas. Stakeholders include tenants, property owners/managers, City of Toronto staff, and housing and health experts.

The project does not deal with public and non-profit housing, or with 'secondary' rental which range from basement apartments to rented condominiums.

It is a collaborative process lasting from mid-2019 to mid-2020 and is supported through research, consultations, and policy work. Written products of the fall 2019 phase of work include this jurisdictional scan, a framing report, and interviews with key players and experts. SHS Consulting are also producing reports on the process and outcomes of the workshops.

Health and Housing

Housing is well-known to be a significant social determinant of health: housing conditions, affordability of housing, length of time living in the home, neighborhood assets, and on-site services all impact the health of individuals, families and communities.¹

Long-term renting is on the rise internationally and poorer quality housing is more prevalent in the rental sector than in the homeowner sector. Because lower-cost rental housing and maintenance issues are often connected, the health of renters with the lowest income and the highest degree of vulnerability are impacted most of all. As a result, there are important social and health equity impacts.² Tenants with lower incomes, with mental health concerns, who are racialized persons, or who are less able to raise issues are often without a viable means to decrease the disparities in housing conditions. Steps to address quality housing must mitigate the vulnerability of tenants.

Attention to community resiliency has been front and centre in many cities around the world. Toronto's Resilience Strategy 2019, identified that the "overlap of climate risk and vulnerability in Toronto's aging high-rise rental apartment towers represents the single most pressing urgent priority for the city's resilience."³

Heat in summer results in adverse effects upon existing health conditions, which can include repercussions up to and including death. Cold in winter and the failure of functioning buildings through electrical fires, loss of hydro and malfunction of elevators also negatively impact health and well-being.

Wide-scale improvements to apartment buildings are needed to increase both individual and community resilience by renovating individual apartment units or entire rental apartment buildings. This review will show that these repairs and housing quality improvement is being done elsewhere in the world and the solutions lab project will demonstrate that it can be done in Toronto and Canada as well.

Section 2. Methodology

This jurisdictional review examined English-language documents written within between 2010 and 2020.

Online searches were conducted on government websites, specifically English-language countries and EU countries with documents available in English. Links were followed to related materials on other sites. Some links to published articles were found, and these were included where relevant. After a general Google and Google Scholar search, and in order to contain the review's scope, jurisdictions were narrowed to those in the United Kingdom, United States, European Union, New Zealand and Canada.

Documents from these jurisdictions were selected if they described programs or initiatives that address issues of disrepair in 20th century rental buildings serving low-to-moderate income tenants. This includes programs or initiatives that targeted any of the following:

- disrepair of individual rental units
- returning buildings to a reasonable state of repair
- reduction of energy consumption and carbon reduction, and
- 'future-proofing' apartments through retrofits^{i*} to ensure resilience and health.

The identified programs or initiatives were then assessed for relevance within the Toronto or Canadian context. Did the program or initiative provide further insight or possibilities for changes to existing Toronto programs or were they new programs that participants in the project might see as possible solutions here. Programs were then included or excluded to ensure a range and variety of approaches that demonstrated a national, regional, and municipal government approach or multi-partner involvement, including landlords and tenants.

After compiling a summary of each of these initiatives, they were organized in four categories, to align with the categories that emerged in the solutions lab process.⁴

1. Standards and Enforcement
2. Incentives and Investment
3. Building Acquisition and Renovation
4. Intersectoral Collaboration.

^{**} For the purpose of this paper, retrofit means inclusion of major energy efficiency measures in all types of renovations and repair activities.

Solutions Lab participants identified two additional elements that were considered important to implement the project. 'Building Tenant Capacity' and 'Data Collection'. Aspects of tenant capacity building are present in at least some of the initiatives in all categories listed above. Data collection is also implicit, and in some cases, quite explicitly described in the examples of this scan.

Section 3. Framework for the Review

Throughout this Solutions Lab project, a broad definition of healthy housing quality was used. Housing needs to be affordable to the persons living there and of a decent quality, meaning the home and the building is in a state of good repair, safe for tenants and free from pests and mould.⁵

When examining policies and programs elsewhere, it became apparent that most tended to support healthy housing quality in one of two ways, or a combination of both. Some focused on ensuring housing quality standards through regulation and enforcement; others focused on various incentive programs for building owners to encourage healthy housing. Some used both methods. This review attempts to discern between these 'carrots and sticks' within each country and align them within each of the four categories.

Some general comments here will introduce the four categories used in section 4 of this report.

1) Standards and Enforcement:

The use of legislation and enforcement is a crucial lever to address the state of repair of a rental unit, a building and even a community. While some jurisdictions have proactive responses or programs where buildings are inspected and graded regularly, many more are likely to respond to complaints from tenants about a safety issue or individual unit repair. Work orders, fines and court summons may come into play.

It was clear in reviewing these jurisdictions that regulations, legislation and policies vary in content and application. Some are national in scope and others are particular to the local community. England has instituted national legislation related to health and housing standards, while in the US and Canada, municipal standards or by-laws often help achieve health and building quality.

Two other features also stood out in within the category of standards and enforcement:

Supporting tenants

How do authorities tie rental housing and laws and programs to support tenants? Are there possibilities that Toronto does not address yet other jurisdictions do? For example, New York City worked with New York State to bring in legislation that explicitly links types of poor or illegal rental repair to tenant harassment.

Addressing climate change to promote quality housing

Some jurisdictions have implemented changes in national building codes specifically to raise the minimum standard of renovations and repairs and support efforts to reduce the

impact of climate change. Many American cities and countries in the European Union and the United Kingdom have done so.

2) Incentives and Investment:

Incentives or investments are the carrots used to encourage or nudge rental building owners to renovate and repair buildings for a primary benefit, such as climate change, the well-being of tenants, or the condition and long life of the housing stock. Incentives can include tax benefits, grants or loans for the specific purpose of repair or retrofit.

The largest funding incentives and investments mostly include building repair to address climate change. This means larger scale renovations or building retrofits to reduce greenhouse gas emissions, change the heating source, improve air circulation, etc. Some jurisdictions also provide financial incentives for restoring a building to a reasonable state of repair.

Who pays for improving housing on a large scale? It is clear from every example in almost every jurisdiction that governments at various levels provide substantive funding for repair and renovation of failing buildings – whether privately owned or not. For example, the U.S. Housing and Urban Development (HUD) Department provides flexible funding to states and municipalities to preserve or restore private sector rental housing; Germany and the Netherlands also provide generous tax benefits and low-interest loans for renovations.

3) Acquisition and Renovation:

While jurisdictions make use of enforcement and standards and some type of investment to improve housing, acquiring and renovating privately owned buildings is a type of support for healthy housing that is comparatively rare.

Even when there is the legal means to do so, taking ownership of private sector buildings is not often a palpable step for governments to take, particularly if they should they end up with long-term management of them. When it is done it is only done in the most extreme and entrenched cases of unsafe or uninhabitable housing.

There are relatively few examples where governments have intervened in private sector ownership. In a few U.S. cities, through public, private, and non-profit partnerships, apartment buildings can be bought and renovated and either returned for sale to the private market or turned over to the not-for-profit sector. Chicago has a well-established program that does this. More information on how this program operates is found towards the end of this paper in Section 5.

4) Intersectoral Collaboration:

Some of the initiatives in this review are specifically set up to connect existing programs. Levels of governments, public/private sector/non-profit alliances, community members, departments within governments, civil society, can and do come together. They purposely design a way forward to address root causes and work with tenants and landlords together, attempting to overcome an often-adversarial relationship.

These collaborative efforts are more multi-faceted and involve various partners – more so than the programs or initiatives in the other three categories. As a result, Section 5 demonstrates

these interconnections through more detailed case studies of three cities, New York, Chicago and Nottingham, UK.

Another example of an intersectoral collaboration is Vancouver, British Columbia.⁶ That city has approved funding to open a municipal Renter Centre in 2021 to improve city services for renters. It will be a one-stop-shop to offer supports, advocacy and educational resources and will couple with the Public Legal Education Society.

Section 4. Approaches to Healthy Housing Quality

4.1 Standards and Enforcement

Building codes, both national and local, define minimum standards and exist alongside with some type of enforcement to ensure adequate physical standards in new buildings and existing buildings are maintained. These standards and enforcement are fundamental parts of the government role to ensure health and safety, achieve environmental and climate change goals, and support good conditions of life for residents.⁷

United Kingdom

While the UK may be best known as a nation of homeowners with a strong emphasis on social housing, private market rentals continue to rise. The number of households in the private rented sector in the UK increased by 63 per cent in just ten years.⁸ Approximately 37 per cent of all tenants live in flats, low-rise flat or high-rise apartment building and 41,000 of the high-rise buildings are deemed at risk because of construction methods in the 1960s and 1970s.⁹

The UK has an emphasis on strong national legislation to deal with rental disrepair, although the devolved governments of Scotland, and to a lesser extent, Wales, have developed initiatives distinct from the UK central government.

Three pieces of national legislation are of interest:

- 1. The Housing Health and Safety Rating System (HHSRS)** was introduced by the *Housing Act 2004* and has been in force since April 2006. It is the primary system for municipalities to assess and enforce housing standards in England and Wales. Each municipality has a duty to ensure the repair of maintenance issues that constitute a health hazard.¹⁰

The HHSRS is a risk-based assessment tool that is used by specially trained environmental health officers to assess the likelihood and severity of a health and safety risk in all types of residential housing. The vast majority of HHSRS work is carried out within privately rented housing, as this is the sector with the poorest housing standards. Health evidence is used to create the 29 standards which range from dampness and mould to likelihood of falls. After the Grenfell Tower fire in 2017, structural problems, including cladding of buildings was added.

There have been calls for the introduction of a more straightforward set of quality standards that particularly references the private rented sector.¹¹

2. **The Homes (Fitness for Human Habitation) Act 2018** came into effect in March 2019 and applies to new tenancies of less than seven years. All tenants, whether living in the private or social housing sector, will be able to take legal action against their landlord if a unit they live in has a hazard that is considered a risk to their health or wellbeing according to the HHSRS. The Act obliges the landlord to ensure the property is fit for habitation at the start and throughout the tenancy. If the landlord fails to do so, the tenant can bring a claim to make the landlord carry out the necessary work and sue for compensation. Tenants can act against hazards like condensation, mould, inadequate or no heating, and fire risks where the local council is either unable or will not act.¹²

3. **The Housing and Planning Act 2016 (Database of Rogue Landlords and Property Agents) Regulations 2018**, mandates a national public database to identify 'rogue' landlords and property managers who have been 'blacklisted' for poor treatment of their tenants.¹³ This legislation also calls for a review to assess how well the HHSRS works in practice and ensure it aligns with the purpose of 'naming and shaming' landlords on a public database. The legislation also includes a proposal for an independent regulator to oversee property managers, specifically to set standards and maintain minimum qualifications.

At present, a landlord can be listed for 14 "banning order" offences, from unlawful eviction and harassment to licensing and maintenance breaches (such as renting units that are not fit for habitation or are not properly licensed with the local municipality) or for two fines for housing offences in the past year, (for example, not responding to orders to repair by the local municipality or deliberately allowing overcrowding in the unit.)

Wales has added to the national framework by requiring increased regulation of rental buildings to the point that all privately rented properties and landlords and property agents must be licensed.¹⁴ Landlords and property agents must attend mandatory training to demonstrate their ability to manage rental properties and to renew their license every five years.

New Zealand

New Zealand, with a population of less than five million, and with few rental apartment buildings, has recently implemented national healthy housing standards.

The **Healthy Homes Bill** came into effect in 2017, requiring landlords to guarantee that any new tenancy from July 1, 2019, must be properly insulated, well ventilated, dry, free from dampness and mould, and contain a heating source capable of making the home warm and dry. All tenancies must meet the new standards as of July 1, 2024, giving owners five years to adhere to the new standard. Two thousand NZ dollars are available for eligible landlords to improve their stock, and government loans for installing heating and insulation will be available.¹⁵

As in other jurisdictions, the proportion of tenant households is growing as the homeownership rate decreases. And as elsewhere, tenants face issues of poor housing quality, insecure

housing, high rents relative to their income, and difficulty asserting their legislative rights.¹⁶ The new standards and means for redress have not changed the responsibility for complaints. Tenants must still lodge the first complaint and go through a court process for unresolved issues.

The Ministry of Business, Industry and Employment's Tenancy Services Compliance and Investigation team inspects properties on a complaint basis to ensure compliance with the standards. If the landlord does not comply with the standards, the tenant can apply to a Tenancy Tribunal for mediation or a hearing. The Tenancy Tribunal is authorized to order a landlord to undertake work and impose a financial penalty equivalent to up to CAN\$3,300 that is payable to the tenant, not the government.¹⁷

A distinctive New Zealand innovation is the **Rental Warrant of Fitness System**. This voluntary initiative was created by a private sector property management company in conjunction with two arm's length government agencies, the Green Building Council and the Accident Compensation Corporation. It is a national enhanced standard to achieve healthy housing, over and above what the Healthy Homes legislation calls for and is assessed by industry trained inspectors. Its purpose is aspirational for landlords to reduce risk and increase efficiencies through practical audits. A landlord pays a fee equivalent to CAN\$200 for the inspection, which is valid for three years. And of note, the program also offers a "Tenant Investigation Warrant of Fitness",¹⁸ which may be used to assess how a tenant is living in an occupied property and the impact on the home or unit. A public health survey was conducted in 2018 to better understand why owners did not make more use of the system. A Warrant of Fitness assessment was offered free of charge to owners who did not currently have one. Of 83 properties, only 8% passed the assessment. Most of the owners indicated an unwillingness to address these health and safety standards without funding support, although they tended to find the information from the assessment to be helpful.¹⁹

United States

The US Housing and Urban Development (HUD) is the federal department whose mission is to provide safe, decent and affordable housing through funding programs and public/private partnerships. The United States has broad oversight for some legislation for rental housing, specifically, funding for climate change as it impacts rental housing, and health initiatives within all types of housing. Federal law restricts toxins in the home such as lead paint or asbestos and requires the owner to disclose their presence to new renters. If they do not, and someone suffers harm as a result of the presence of any toxin, this legislation allows the right to sue the building owner.²⁰

Each city and state in the US also has legislation related to building owner's responsibilities and the relationship between building owners and tenants. It is the cities in the US that have led the way in private rental standards enforcement.

Incentivizing standards through graduated municipal fees:

In some municipalities, there is a view that a 'graduated fee system' for building owners is the better way forward to ensure housing quality. Some are called 'good landlord' programs, as in the better the landlord's practices, the lower the rental licensing or registration fees and inspection requirements will be.²¹ Graduated or performance-based fees increase the next year if a building owner does not meet adequate standards, and decrease if things improve. Another

way to do this is through a 'disproportionate impact fee': a formal analysis is done to determine the cost to municipal services, for example, fire and police calls, as well as inspections. Good landlords that respond to tenants and communities get a rebate of the disproportionate impact fee, landlords who do not meet their responsibilities, pay more.

Coordinating standards with tenancy and eviction law:

The notion of a '**Clean Hands Eviction**' exists in several cities and states, including California and Massachusetts. The premise is based on the understanding that a landlord's maintenance of a rental unit according to a set of minimum standards is at least equal to a tenant's responsibility of paying rent and other tenant responsibilities. A 'Clean Hands Eviction' means that before a landlord makes use of a court to evict a tenant, the landlord must have resolved any outstanding housing code violations issued by housing inspectors.²²

Coordinating standards with health inspections:

The City of Boston's '**Breathe Easy at Home**' program lets health professionals refer patients with asthma directly to the municipal inspection team for a home inspection. This program is unique in that it takes the onus off tenants to complain about unhealthy housing. Health inspectors identify asthma triggers including mould and chronic dampness, leaks, pest infestations, drafty doors & windows, no heat, poor ventilation and damaged carpeting, and then work with the property owners to eliminate poor quality housing conditions. With an inspector's 'right to entry', it allows for strengthened enforcement. Inspectors are trained in a specific area of health related to housing.²³

Coordinating standards with support to tenants:

The City of Minneapolis has in place a regulation and pro-active inspection program like Toronto's RentSafeTO program. However, it has taken it further by emphasizing and building into policy the support that renters will receive from the city. An extensive '**Renter's First Policy**' guides city procedures, services and programming and is meant to ensure that divisions work together in inspections and enforcement. The policy also includes a mechanism for renter engagement and prioritizes the role of renters in regulatory and enforcement consultation and decision making. Additionally, the "policy directs particular attention to rental property owners who consistently neglect or mismanage their properties."²⁴

European Union

Many European countries have a long history of government regulation in the rental sector.²⁵ This situation has been changing as homeownership rates decline, as does investment in new social housing. Private rented housing has become a main way to meet housing demand, which has brought in international corporations buying buildings, renovating them and usually making them less affordable for tenants.

Rather than an emphasis on enforcement or affordability, the government role is now more likely to support home retrofits and energy conservation to ensure rental units are healthier and more comfortable. The emphasis on enforcement has shifted to retrofit of homes and energy conservation to ensure rental units are healthier and more comfortable. The EU has committed to reduce the carbon footprint in dramatic ways over the next twenty to twenty-five years.

The UK, France, Germany and the Netherlands alone have 43 million apartments that are not 'future proof' because there is no compelling deep energy retrofit solution; the engineering and technical means to do it is still viewed as too expensive. Yet this 'future-proofing' is critical for all countries to achieve the EU's CO2 target.²⁶

United Kingdom

According to the ***Energy Performance of Buildings (England and Wales) Regulations 2012***, every residential building must have an Energy Performance Certificate before building, selling or renting. (Energy performance certificates show the rate of energy efficiency of units and buildings on a scale of A to G, from most to least efficient.) The certificates are valid for ten years. At least a level E efficiency must be in place before granting a new tenancy. In Scotland, the Energy Performance Certificate must be visibly displayed within the individual rental unit.²⁷

France

France manages its rental housing quite differently from other countries. It has three distinct sectors. The social rental sector receives subsidies from the state and is meant for the lowest income tenants. The private rental sector gets the highest rents and is unregulated. An intermediate rental sector falls between the two; subsidies and grants are available, on condition of various state regulations in terms of rents and building standards.

In 2015, France legislated the requirement of 500,000 renovations of homes per year, half of them in the social and intermediary rental sector. By 2025, all landlords must renovate dwellings with a current energy performance rating of F or G. There were also changes to the national building standards to bring all renovations closer to those of newly built constructions.²⁸

Netherlands

The Dutch rental housing stock is dominated by social housing. Over 80 per cent of all rental housing is governed by about 400 local social housing associations. This situation offers opportunities for large economies of scale to implement full retrofits.²⁹

Although the current situation within the Dutch rental market is currently under reform as the government transfers some of its existing social housing stock to the private sector, there is still an emphasis on refurbishing its existing housing stock.

Building codes for any type of new reconstruction or renovations are strict and ambitious. The Netherlands was one of the originators of a building, labelling and disclosure policy, one of the key EU levers, to achieve national commitments for greenhouse gas emission is a building, labelling and disclosure policy, which raises awareness and in turn drives more demand for home and building retrofits.³⁰

United States

In the US there is no national labelling or disclosure program like those in place in most European countries; instead, it has been taken up by local municipalities and states.

Some cities require all new and substantially renovated buildings to meet the voluntary Energy Starⁱⁱ standards because from both economic and environmental standpoints, it is more efficient to save old housing than to demolish and build new. Buffalo, New York, has passed municipal by-laws requiring landlords to disclose average monthly utility bills, and currently offers property tax reductions for green buildings.

In Boston, the **Building Energy Reporting and Disclosure Ordinance** requires all large- and medium-sized buildings to report their annual energy and water use. Every five years, these building owners must also complete a major energy savings action or energy assessment. There is annual benchmarking and public disclosure of benchmarking data for new and existing commercial and multi-family buildings over 50,000 square feet. The city tracks data using a free, online tool 'Portfolio Manager' developed by the U.S. Environmental Protection Agency. Beginning in 2020, residential buildings that are 35,000 square feet or larger, or have 35 or more units will also be required to report.³¹

4.2 Investments and Incentives

If Standards and Enforcement are the 'sticks' to ensure quality buildings, then Investments and Incentives from various levels of government are the 'carrots' to help building owners achieve a higher quality of housing that is not only safer but more comfortable for tenants.

The European Union

To reduce the carbon footprint of buildings and support the implementation of the climate change standards created for their members, the European Union assists in the financing renovation and retrofit programs in member countries. They also help support the momentum that began in countries like the Netherlands and Germany where thousands of residences each year are retrofitted. In addition to direct funding, the EU has created the *Mustbe0* program, which consists of market development teams helping to improve understanding and implementation of energy efficiency investments in the private rental housing industry.

RentalCal is a tool used by these market development teams to develop a profitability assessment to encourage investment.³² The tool uses benchmarking results to give detailed costing information to building owners that may be achieved by investing in retrofits. The focus is to improve an owner's knowledge about return on investment and help in investment decisions. Its purpose is also to strengthen dialogue between the housing industry, consultants and financial market players concerned with the planning, financing and regulating energy efficiency refurbishments within the private rental sector.

While 'Mustbe0' and *RentalCal* exist for all EU members, individual countries have separate legislation and funding incentives in place for energy efficiencies and retrofits.

France

In France, funding sources for renovations come from 'Eco-loans' by Caisse des Dépôts et Consignations, a public sector financial institution and described as the investment arm of the

ⁱⁱ Energy Star is a program run by the U.S. Environmental Protection Agency and U.S. Department of Energy that promotes energy efficiency. It is a voluntary program and provides information on the energy consumption of products and devices, including buildings. <https://www.energystar.gov/about>

state. Almost one billion euros over five years, beginning in 2017, are available for thermal renovations for social and intermediate sector housing.³³ Renovations financed by Eco-loans cover up to 43 per cent of the cost for energy reduction. Improvement loans are also available at the same time and may cover up to 19 per cent of the cost of the improvement. These renovations are usually done in tandem. The remainder of the funding can come from EU subsidies, an owner's own funds, a regional authority 5 per cent grant or a rent increase to a maximum of 10 per cent.³⁴

Netherlands

The Netherlands instituted the innovative *Energiesprong* program which is now a worldwide retrofit building movement with programs in Canada, France, Germany, Italy, US and the UK. It began as whole house refurbishment and a new building standard, but it now includes row houses and smaller apartment buildings. The push to even larger apartment buildings is already underway.³⁵

Energiesprong is a movement and program model to encourage retrofit to higher energy and environmental standards, on a large scale across the housing system. Its objectives are to reduce renovation costs, increase occupants' acceptance of these renovations, and increase the growth of the housing retrofit market overall. *Energiesprong* renovations are designed to pay for themselves over 30 years. The idea is that one-off retrofitting costs are paid for by the reduction in planned maintenance costs.

The Dutch government also assists housing providers and owners through various subsidy programs to improve the energy efficiency of their housing stock.

Generous subsidy schemes of up to 25 per cent of the cost, are made available to finance the upfront investments in long-term energy savings, whether they are *Energiesprong* related or not. It is not only energy-related retrofitting that is targeted with these investments, but also improvements to elevators, upgraded unit repair or renovation.³⁶

Germany

Approximately 55 per cent of Germany's housing stock is rental, and private landlords hold the majority of this. From the 1950s to the 1980s the housing sector in West Germany was shaped by national policy – including financing, rents, evictions, and property standards. Although government involvement has lessened, it maintains a large role in financing, tax breaks, and grants that support repair and retrofit. The large, competitive, and relatively middle-income rental sector in addition to these public incentives help keep most buildings in good condition.

Currently, funding for German building owners to create healthier housing through retrofitting comes mainly through two sources.³⁷ Firstly, the national government provides energy-efficient refurbishment grants for the replacement of windows and exterior doors, installation or replacement of the ventilation system, heating system, thermal insulation of walls and roofs. Grants are also available from federal, state and municipal bodies.

Secondly, loans are available from the federal government-owned bank ***Kreditanstalt für Wiederaufbau, (KfW)*** the third largest bank in Germany. The bank was established in 1948 after the Second World War as part of the reconstruction Marshall Plan. Eighty per cent of its shares are owned by the federal government and 2 per cent by the state governments. With one of its priorities is to supporting climate change efficiencies in buildings, it “acts as an

intermediary between owners and capital markets.³⁸ Accessing cheap finance means that renovations can be added to an existing mortgage. Additionally, the bank accesses local project managers and engineers to ensure the work has been carried out correctly. KfW claims that by 2016 it had contributed to the refurbishment of 290,000 energy-efficient housing units.³⁹

Canada

While most major cities in Canada have some financing available to assist in the repair of homes, Montreal stands out. Because the province has granted the city additional legal authority, Montreal has the ability of the city to develop its own programs within broad provincial guidelines.

The provincial program, *Programme Rénovation Québec* (PRQ), has made it possible for Montreal to identify and target key areas in need of assistance. The program is flexible enough to create renovation assistance for private projects and subsidies for reconstruction. The city program, *Rénovation à la carte*, offers a maximum amount of \$150,000 per building. Program costs are split evenly between Montreal and the *Société d'habitation du Québec* (the provincial housing corporation which leads housing policy, funding and program delivery in that province). It offers a range of assistance programs that encourage construction, renovation, home adaptation and homeownership.⁴⁰

Sweden

Throughout almost all the 20th century, the Swedish government focused on investing and maintaining both public and private housing for the entire population – not just those in most need. Between 1965 and 1975, Sweden initiated and achieved the goal of the 'Million Dwellings Program' when 1,000,000 homes were constructed, at a time when the population was only 8,000,000. That such a success occurred was only because of generous government support of 100 per cent loan guarantees and interest subsidies.⁴¹

Swedish housing policy changed during the 1990s, resulting in less emphasis on public investment, more emphasis on ownership, and a more targeted subsidy system for lower-income households and economically depressed areas.⁴²

Residential areas with 'socio-economic challenges' are eligible for *Kommuninvest* loans. Private Swedish banks may provide the remainder. (*Kommuninvest* is the Bank of Sweden of Municipalities and Regions and its purpose is to provide municipal financing for large projects.) The equivalent of one billion dollars is allocated annually allocated for renovations and energy efficient improvements including assistance if renovation work is carried out in tandem with energy efficiencies.⁴³

All financed projects must commit to target climate change and Sweden's environmental objectives, including a reduction of energy use in residential buildings by 50 per cent by 2050.

Swedish private and public entities issue Green Bonds and by 2020, the national government will also issue them. Sweden is one of the few countries in Europe that have made use of Green Bonds to finance building renovation to reduce greenhouse gas emissions.⁴⁴

United Kingdom

With the cancellation of the Green Deal by the UK in 2015, any required energy efficiencies now come from a landlord's own resources, such as personal assets and bank loans. The notion is that the private sector will pay for improvements to save costs in the future. Still in place is a reduced VAT tax rate of five per cent (instead of 20 per cent) for the use of certain materials or new heating systems that result in energy savings.⁴⁵ Low-income private renters are eligible for small grants from the national government to install some of these efficiencies themselves.⁴⁶

United States

The federal department of Housing and Urban Development creates and funds the major investment programs across the US. Most funding from HUD is allocated to individual states and municipalities, meaning that states and municipalities have access to flexible federal funding that can:

- support diverse local initiatives which can include repair and retrofit
- include acquisition of buildings to address affordability and quality
- address green retrofit specifically and health issues specifically
- include clear conditions for owners to meet as a condition of funding.

The following chart identifies the major funding programs provided by the federal government that assist in rental quality and the responsibilities of building owners once they receive government funding.

HUD Funding Source	Details of Program
Housing Choice Voucher Program	<p><i>This program provides rent subsidies but includes provisions on housing quality.</i></p> <ul style="list-style-type: none"> • rental unit must pass national quality standards and maintain those standards for as long as the owner of the building receives housing assistance payments. • program provides annual inspections for approximately two million units
Housing Trust Fund	<p><i>This program supports diverse local actions, including acquisition and repair.</i></p> <ul style="list-style-type: none"> • funds may be used for the 'production or preservation of affordable housing through the acquisition, new construction, <u>reconstruction, and/or rehabilitation of non-luxury housing</u>'⁴⁷ • requires minimum affordability period of 30 years • eligible forms of assistance include equity investments, interest bearing loans, non-interest-bearing loans, interest subsidies, deferred payment loans, grants
Community Development Block	<p><i>This program supports diverse local actions, including acquisition and repair.</i></p> <ul style="list-style-type: none"> • Community Development Block Grant can be used to develop and <u>preserve</u> decent affordable housing, • All rental units must remain affordable for 30 years.

HOME Program.	<p><i>This program supports diverse local actions, including acquisition and repair.</i></p> <ul style="list-style-type: none"> HOME Program provides grants to states and cities that communities may use – often in partnership with local non-profit groups – that may fund a buying or rehabilitating affordable housing for rent
The Low-Income Housing Tax Credit (LIHTC)	<p><i>This program helps create affordable housing, including acquisition and repair.</i></p> <ul style="list-style-type: none"> state and local LIHTC-allocating agencies have budget authority to issue tax credits for the <u>acquisition and rehabilitation</u> and new construction of rental housing targeted to lower-income households.⁴⁸
Green Incentives Program	<p><i>This program focuses on energy efficiency.</i></p> <ul style="list-style-type: none"> purpose is to renovate buildings to ensure sustainability, energy efficiency and indoor air pays for rehabilitation and provides for 20 years of estimated repairs and replacements. helps establish a financially viable project for the long term
Healthy Home and Lead Hazard Control Grants	<p><i>This program focuses on indoor environmental hazards, especially lead.</i></p> <ul style="list-style-type: none"> as federal law states landlord’s responsibility to disclose environmental health hazards provides funding help to address lead and other health and safety hazards in all low-income housing, including private rental.

4.3 Acquisition and Renovation

While few countries have programs focused on acquisition and renovation of private sector apartments, a Solutions Lab workshop in early 2020 discussed possible ideas to address buildings in severe disrepair; those cases where enforcement of standards has failed to ensure decent repair. There was qualified support for the idea of a public or non-profit entity that takes ownership and then carries out needed repairs in these buildings.

Canada

The Province of Quebec amended the legal Charter for the City of Montreal in 2017 to give the city substantially more powers over its own economic, social development and urban planning. Montreal now has a pre-emptive right, or a right-of-first refusal, to purchase private buildings (both residential and non-residential) that are offered for sale in designated areas. According to By-law 18-066, the city will have the first opportunity to purchase the building for a fair value and will have six months to determine if they wish to buy the building to use for any public purpose, including non-profit housing.⁴⁹

As of February 2020, the “city has identified 300 properties that it will attempt to buy and develop into social housing, using the city’s right-of-first-refusal.”⁵⁰

United States

Many cities in the US have created ‘Preservation Inventories’ of affordable housing. These inventories allow for easier identification of low-to-moderate income housing that is vulnerable to being lost. This information can then be used in a variety of ways depending on local circumstances and priorities. For example, communities may approach owners with incentives to renew their participation in subsidy programs. They could also try to arrange sales of the buildings to non-profit partners when affordability restrictions are set to expire, usually at the end of 30 years. Some cities use inventories to focus on properties that require priority attention and resources because of the state of the building, its location or the socio-economic make-up of tenants within the building.⁵¹ For more information on the Chicago example of building acquisition, please see the Chicago case study in the following section.

Section 5. Intersectoral Collaboration: Case Studies

Intersectoral collaboration is an approach that brings interested stakeholders together to form partnerships to work collectively on a common issue. It is an approach often used within the health sector to address determinants of health and health equity recognizing that solutions go beyond the provision of services. It is an approach that goes beyond advising and consulting. The three case studies below best demonstrate intersectoral collaboration to improve housing quality. Cities are showcased as the best representative of this because it is easier to form partnerships and to work collaboratively at a local level and it is cities that have the most to gain from healthy housing initiatives.

New York City

Like Toronto, New York City struggles with housing costs because the city continues to grow, and people wish to remain. Rents have increased, but income has not kept pace and there is a considerable demand for quality affordable housing. Unlike Toronto, New York City has centralized its efforts by creating a **Department of Housing Preservation and Development** to deal with this situation. The department is responsible for developing and maintaining the city's stock of affordable housing. The department has created a suite of services and programs to address the issues of housing disrepair through incentives and support for tenants.

City investment now goes to low and moderate and even middle-income households (defined as household income between US\$98,000 and \$135,000.) The department has worked with tenants and advocated to the New York State Assembly to counteract the loss of approximately 150,000 rent-regulated units over the last few decades by achieving significant reforms for rent-controlled units.

The City works closely with the **New York State Tenant Protection Unit** (located within the State Department of Home and Community Renewal) and together in 2015 launched the **Tenant Harassment Prevention Task Force**.⁵² Harassment is seen to take many forms related to healthy housing and maintenance, including poor maintenance by a landlord, withholding services, construction activities conducted without a proper permit, or work done beyond the scope of the permit. Unpermitted construction work has several negative repercussions. The work may not have been done safely. The city does not have a record of the work, so it cannot adequately track the health of the building, and the government does not receive fees for permitting and inspecting the work, increasing its losses from the underground economy. This task force works with and builds upon the work of, the Department of Housing Preservation and Development, the Department of Buildings, the Department of Health and Mental Hygiene and the Fire Department to improve inspection protocols, streamline jurisdiction and ensure regulatory enforcement of buildings showing distress and evidence of harassment.

The City has expanded funding for civil legal services to support tenants who are facing eviction or maintenance harassment. In 2013, only one in a hundred tenants had legal representation at court. As of 2016, this number had increased to one in four. The City also formed an additional tenant support unit that goes door to door to inform tenants of their rights and document complaints.

A new preservation process is in place with properties originally funded by HUD. Many affordable properties were originally funded through federal programs and these legal and funding agreements are gradually expiring. The City and HUD are working together to identify

these buildings, assess their physical and financial disrepair and are jointly reaching out to owners to find ways to preserve the original affordability.

New York City also has financial incentive programs and takes a pro-active approach to preserve buildings by offering financing for needed improvements in exchange for keeping rents affordable. It uses its inspection data and referrals from community partners to identify buildings most in need and then works with tenant organizers and legal services to help put in place the right strategy for the situation, including use of the city's **Emergency Repair Program**⁵³. If residential owners do not correct emergency or hazardous violations of the Housing Maintenance Code, the Housing Preservation and Development Department may conduct emergency repair work themselves and apply the bill to the property tax bill.

Programs such as the New York City **Retrofit Accelerator**, the **Community Retrofit NYC** and the **Green Housing Preservation Program** help building owners improve energy efficiency and cut operating costs. Any take-up of these incentives requires entering into long-term affordability agreements with the city.⁵⁴

Chicago

In 2003, Chicago began the **Troubled Buildings Initiative** (TBI), an extensive collaborative program that allows the city to acquire multi-family residential buildings to prevent them from falling into such a state of disrepair that tenants are displaced and a permanent loss of affordable housing results.⁵⁵ Once a building is identified as 'troubled', a legal and administrative process begins to bring the building back to a reasonable state of repair, to maintain it as affordable housing for either the private or non-profit sector.

Six city departments work together to address 'persistently troubled' private rental buildings that come to their attention because of complaints, inspections, and code violations. This includes complaints from community groups and tenant organizations and politicians. The Law Department, the Building Department, the Department of Water Management, Housing and Economic Development, Planning and Development and the Police Department work together to stem the loss of these buildings which offer 'naturally occurring affordable housing'. This type of housing is the backbone of lower-income households in Chicago and elsewhere.

The program uses code enforcement and the courts to address seriously deficient buildings. Administration of the TBI comes from a community development financial institution⁵⁶, in this case Chicago's metropolitan area's Community Investment Corporation, (CIC) which acts as an agent for the city and for the courts to address the problem. (The CIC is a Community Development Financial Institution – a US private sector financial institution that focuses on business development efforts in local communities requiring revitalization.)

As a result of code violations, the city begins by taking the building owner to court. Depending upon the seriousness of the maintenance issues, the court may request an analysis on the building to determine if the building is worth rehabilitating. If the building owner is unable or unwilling to make the necessary changes, the court may appoint CIC to be a receiver on the property and to make court-ordered repairs which are paid for by TBI funds. Liens are then put on the property and TBI ultimately recovers much of the cost. If the owner does not pay off a receiver lien, CIC can foreclose and obtain title to the property. The city can add to the title the requirement to keep housing affordable for a minimum of pre-determined years and then arranges for the sale of the building to suitable owners.

The program costs approximately 6 million dollars per year and is funded through HUD's Community Development Block Grants. Additional revenue from the receiver liens is reinvested in the program. Since 2004, CIC has acted on 980 buildings and has 'recovered' over 635 buildings, saving approximately 30,000 units.

Separate from the Troubled Building Initiative, the Cook County **Preservation Compact** drives coordinated strategies that preserve affordable rental housing. Cook County includes the City of Chicago and surrounding townships and municipalities. with financial assistance from the

Launched in 2007, with financial assistance from the John D. and Catherine T. MacArthur Foundation and policy assistance by the Urban Land Institute, the Preservation Compact is a collaboration of for-profit and non-profit developers, tenant advocacy groups, civic groups, lenders, and federal, state, and local government agencies to determine how to create a climate and the tools needed so that public, private and non-profit sectors can work together to preserve affordable housing units.⁵⁷ In the decade after the 2007 – 2008 international recession, approximately 78,000 privately-owned affordable housing units were lost.

The Preservation Compact and its partners have helped to create solutions and a lasting policy framework to ensure interagency coordination at the city, state and federal government levels and with other social service organizations to prevent displacement from poorer quality housing.⁵⁸

Six initiatives are currently in place:

- An interagency council to improve coordination and information flow
- A rental housing data clearinghouse to identify at-risk properties
- A one-stop energy savers program for building owners to cut operating costs
- A rental housing alliance to help tenants seek new ownership of buildings
- Advocacy for lower property taxes on rental buildings

The Compact has also worked to create new systems of social, political and technical support for greening and preserving unsubsidized affordable housing: education resources, financing, energy audits, retrofitting and advocacy around tenant rights and tax reduction, and steady stream of real-time data about the housing stock to retrofit these units affordably. It has focused on increasing awareness of the issues of preservation and building capacity to save housing from repurposing or demolition.⁵⁹

Nottingham, England

In 2019, the English city of Nottingham, (population 325,000) announced that it planned to become the UK's first carbon-neutral city by 2028. Solar panels were installed on more than 4,000 council houses. Energy consumption of buildings has been cut by 39 per cent and it is on track to generate 20 per cent of its energy from low-carbon sources by 2020.

Nottingham has a large social housing stock; its local council housing manages over 27,500 properties. Much of this housing stock was built in the middle of the last century and raising them to current levels of energy efficiency and safety is a challenge. Although Nottingham's housing is not focused on apartment buildings, nor the private rental sector, it is an example of a city that has collectively prioritized the environment and is using new building techniques and

manufacturing process to improve the quality of rental housing.⁶⁰ It also has lessons for any city interested in renovating homes to a high standard and involving tenants in the process.

Nottingham City Council secured the equivalent of CAD\$8.5 million through the European Regional Development Fund (2014-20) to roll out its *Energiesprong* program which includes an ultra-low energy homes pilot and improvements to over 200 Nottingham properties. It initially targeted some of the city's older housing stock that is hard to heat. As well as being warmer, the environmental performance of the homes is greatly improved, reducing carbon emissions and improving air quality.

Some key elements include off-site manufacturing on a larger scale of prefab retrofit components, occupant-friendly building practices and the notion of community building when renovations take place. The *Energiesprong* network consists of contractors, suppliers and engineers, housing providers, local governments, financiers, energy system managers and others. *Energiesprong* is not a traditional construction project; it is about repetition and driving costs down to eliminate the need for subsidies.⁶¹

Its innovative energy-saving and energy-generating measures consists of new highly insulated outside walls and windows, a solar roof, and a state-of-the-art heat pump heating system. Energy demand is greatly reduced and most of the energy needed can be generated on site by 'smart' use of renewable energy technologies. The work includes installing a completely new external envelope using off-site fabricated panels, along with highly efficient renewable energy so that environmental performance of these homes will be improved to almost net zero carbon.

Off-site manufacturing means that the wall, window and roof upgrades are put into place very quickly and the time required for major works is kept to a minimum for the tenants. Tenants do have to move out for completion.

Working in partnership has been pivotal to getting this first UK program up and running. The council, the contractor, and the *Energiesprong* team work together to arrive at solutions. The tenants themselves have also had a large part to play in the development of the model in Nottingham. As the first *Energiesprong* scheme in the UK, tenants have been very much part of the journey from the beginning and have, in fact, become co-creators.⁶²

Section 6. Conclusion

The aim of this desk review has been to identify only some initiatives that assist in ensuring healthy quality housing, hopefully those with the most relevance to Toronto. Many cities in the United States and Canada have led the way in finding funding and legal solutions, tenant support and increased collaboration with other city departments, such as public health, fire and building departments. Strong city and provincial or state collaboration has also helped address the problems of rental repair. European countries, where governments have had more influence in housing over the decades, have responded to the issues by placing more emphasis on national standards and retrofits to address energy efficiencies. Regardless, the intention is always to respond to housing issues that negatively impact tenants and their health and safety.

No single jurisdiction has the complete answer to this complex and long-standing problem of ensuring quality housing. Despite the different systems and methods to improve rental housing, each country's approach involves a significant element of government intervention to support healthy housing – through legislation, regulations and enforcement, as well as incentives and investments. Unfortunately, tracking compliance to legislation and ensuring adequate funding is largely absent, and any evaluative results on individual or community health in the areas where buildings that have received wide scale incentives and investment is still unavailable.

It is important to remember that private market rental housing is not necessarily non-subsidized housing. Subsidized housing can mean “any measure instigated by government that reduces the cost of providing or consuming housing below what it would otherwise have been. In many countries, market/private and social housing both benefit from an explicit or implicit flows of funds that can be termed subsidies”.⁶³ There is ample evidence of private market rental housing in Toronto and Canada that received either in the past or currently an ‘explicit or implicit’ flow of funds.

This is likely going to have to continue for Toronto, Ontario or Canada to implement any of the promising programs and legislation that other countries have adopted.

The question of ‘who pays’ is on-going, particularly since the federal and provincial governments, for the most part, have been absent from the rental housing sector for some time. A better question might be ‘who benefits?’ If any kind of housing initiatives are meant to include an impact on climate change, then the answer must be, everyone.

In terms of actual programs and standards that could benefit Toronto, both the national and provincial stages must be considered. Firstly, national legislation related to measuring and standardizing health and housing is lacking in Canada. The flexibility in the type of funding that HUD provides could help Toronto address more renewal and preservation of housing. There are other jurisdictional programs and legislation that the Province of Ontario could consider that could improve the rights for tenants; all the way from ‘clean hands evictions’ to legal supports targeting various forms of harassment by landlords.

Improving the quality of housing and implementing ‘healthy housing’ across the board will need more attention to enforcement of maintenance standards and carbon emissions. Healthy housing redress must be based on both health evidence and scientific evidence. There will need to be more identification of the ‘right’ targets, enforced transparency of the targets, public benchmarking and identification of those not in compliance. This cannot be done without adequate data and tools for target implementation and interpretation.

Other cities, such as Chicago and New York, have identified buildings most at risk and that most negatively impact tenants, and have put in legal and financial programs to deal with them. Linking poor or undocumented maintenance to a legal term of harassment in New York City has

a significance perhaps not yet considered. Aggressive use of the courts in Chicago by the city itself brings an entirely new focus to targeting irresponsible landlords.

Buildings will need to be ‘future-proofed’ for the sake of the environment, the persons living in the units and for cost purposes. Replacing ‘naturally occurring affordable housing’ is not always financially viable nor easily or quickly done.

Many of the examples provided here show the importance of integration of the like-minded – groups and parties, departments and agencies doing work together. The Preservation Compact in Chicago has a well-established intergovernmental and agency format working on one goal – preservation. The Troubled Building Initiative also in Chicago demonstrates a coordinated approach amongst city departments in targeting difficult issues. Minneapolis’ Renter’s First Policy builds into it how tenants are part of the decision-making process. *MustbeO* is proactively seeking out across Europe interested partners and working with them to implement energy efficiencies and retrofits.

Each one of the examples above also demonstrates capacity building – from tenants in decision-making to off-site manufacturing to understanding the financial advantage of retrofitting and maintenance. Informing tenants, training building owners, implementing a national repository of information for health and housing means more energy, more commitment, higher expectations and standards must be forthcoming.

The examples included in this review demonstrate a need for recognition of issues and continued collaboration, a means to further solutions development, gather resources, and a political will to support these efforts. With this political will comes an awareness of the vulnerability of the tenant within the landlord and tenant relationship. And this political will did not occur without a recognition by the public for action.

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