

# Enhancing Eviction Prevention Supports for Older Adults in Social Housing

Christine Sheppard  
Seong-gee Um  
Brenda Roche  
Sarah Gould  
Andrea Austen  
Sander L. Hitzig

## Authors:

**Dr. Christine L. Sheppard**  
Wellesley Institute  
University of Toronto

**Dr. Seong-gee Um**  
Wellesley Institute

**Dr. Brenda Roche**  
Wellesley Institute

**Sarah Gould**  
University of Toronto

**Andrea Austen**  
City of Toronto

**Dr. Sander L. Hitzig**  
Sunnybrook Research Institute  
University of Toronto

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## EXECUTIVE SUMMARY

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Evictions are a key source of housing instability for low-income older renters. This community is particularly vulnerable to evictions due to a complex interplay of financial, social, and health factors that place housing at-risk. While research suggests social housing may offer some protection against evictions, older adults may still be at risk, particularly for non-payment of rent. Research on eviction practices within social housing, and with older adults specifically, is limited. As a result, there is an inadequate understanding of the factors that place low-income older adults at risk of eviction.

This paper explores the experiences of evictions among low-income older renters living in social housing to identify promising practices that can promote housing stability. The analysis draws on in-depth qualitative interviews and focus groups with 58 older adult tenants living in social housing as well as 58 local health and community service providers who support them.

Service providers expressed their understanding that housing staff were committed to providing stable housing for older adult tenants. However, tenants and service providers alike shared many stories of times when housing was threatened by eviction. Participants discussed their views on the need to transform eviction prevention strategies to be more proactive and "senior friendly." Specifically, three key needs were identified to improve housing stability for low-income older tenants:

- 1. The need to understand the root cause:** There was an interpretation shared by service providers that housing staff linked evictions to tenant negligence, and the true root cause of the problem was typically misunderstood. For instance, service providers discussed the ways in which underlying physical and mental health conditions interfered with older tenants' abilities to keep their unit in good condition, pay their rent on time, or complete annual rent reviews. Changes in life circumstances (e.g., job loss or unexpected medical expenses) were also common reasons given by tenants for falling behind on their rent. In several stories of evictions, the root cause could be traced back to errors by the housing provider such as rent miscalculations, missing post-dated cheques, and incorrect or delayed notices.
- 2. The need for more senior-friendly communication:** Participants discussed how all communication about evictions were sent via letter, but the general sentiment was that these letters did not work. Tenants described them as confusing and threatening and questioned why no one came to talk to them face-to-face about tenancy matters. For those who had received an eviction notice, the letters contained limited information about the reason for eviction. They also lacked contact information and information about available supports, which left tenants feeling powerless and fearful.
- 3. The need for proactive eviction prevention supports spanning the continuum:** Existing eviction prevention practices were viewed as crisis driven, and service providers felt that tenants should be referred to community services well before an eviction order is warranted. Interviewees called for more proactive and preventative supports for tenants to address the underlying root causes of evictions. This included expanded homemaking services (e.g., regular housekeeping and heavy-duty cleaning), more mental health supports, form and tax assistance (e.g., applications for pensions and income supports, tax filing), and education for tenants (e.g., financial empowerment). Service providers also stressed the benefits of working collaboratively with housing staff to proactively identify and support tenants who are at-risk of eviction.

The findings of this report show there are opportunities to expand the continuum of eviction prevention supports to better address the needs of older tenants. These include dedicated eviction prevention programs and services to support transitions to alternative living arrangements in cases where an eviction cannot be prevented. There is also a need for “senior-friendly” tenancy management practices and stronger partnerships between housing and health partners. Lastly, a strengthened community support sector is crucial to enhance the housing expertise among practitioners and expand key services (e.g., homemaking) that older people rely on to maintain their tenancy.

# INTRODUCTION

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Evictions are a key source of housing instability for older renters <sup>1</sup>. This community is particularly vulnerable to evictions due to a complex interplay of financial, social, and health factors that place housing at risk <sup>2,3</sup>. For instance, retirement and transitions to fixed income, social isolation, and declining health negatively impact housing stability <sup>1,4-6</sup>. Evictions are also a key driver of homelessness among older renters <sup>7</sup> and they have enormous consequences to a person's physical, mental, and social health <sup>1,8,9</sup>. Improved understanding of the burden of eviction and strategies to address and reduce this burden are critical for promoting the wellbeing of older adults living in rental housing.

Due to affordability concerns <sup>10</sup>, many older renters are aging in place in subsidized rental housing, also known as social housing <sup>11,12</sup>. In general, tenants in social housing are less vulnerable to eviction than other renters <sup>13,14</sup>. This appears to be especially true for older adult-led households where incomes are generally stable and rent-geared-to-income programs protect against unaffordable rent increases <sup>15</sup>. However, older adults in social housing, especially those who live alone and have less social support, are still vulnerable to eviction, particularly for non-payment of rent <sup>16</sup>. Evictions of older adults living in social housing may carry more consequences as these tenants have more physical, mental, and social health needs compared to other community-dwelling older adults <sup>17</sup> and lack alternative housing options <sup>18</sup>.

Research on eviction practices within social housing, and with older adults specifically, is limited. As a result, there is an inadequate understanding of the factors that place low-income older adults at risk of eviction <sup>1,17,18</sup>. This creates challenges for policy makers and service providers when creating targeted interventions to prevent evictions for this community <sup>16</sup>. The purpose of this paper is to examine the experiences of evictions among low-income older renters in social housing to identify promising practices that can promote housing stability.

## METHODS

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This report stems from a broader qualitative study examining the needs of older adults living in Toronto Community Housing Corporation (TCHC), Canada's largest social housing landlord. Data were obtained through in-depth interviews and focus groups with older adult tenants and service providers who support them to better understand the experiences of aging in place in social housing, including the challenges faced and the types of supports needed to maintain successful tenancies <sup>19</sup>. Eviction prevention was a primary area of discussion. This paper describes the challenges faced by older tenants that place their housing at risk, and the main opportunities that were identified to improve eviction prevention supports for this community.

### Study Context

At the time of this study, TCHC was the largest social housing provider in Canada. Nearly 25 per cent of its tenants were older adults—half lived in “family buildings” while the other half lived in “seniors’ buildings” specifically for tenants aged 59 and older. The overwhelming majority of older adults in TCHC live alone in bachelor apartments receiving rent-geared-to-income subsidies, which means they pay 30 per cent of their annual income towards rent.

In Ontario, tenants living in social housing can be evicted for misrepresenting their household income while paying rent-geared-to-income. Tenants can also be evicted for a variety of other reasons under the Residential Tenancies Act, including non-payment of rent, engaging in anti-social and/or illegal behaviour, and maintaining their unit in poor condition, including excess clutter.

Eviction prevention is a key priority for TCHC. They designed and implement a variety of strategies to reduce the risk of eviction for their tenants <sup>20,21</sup>. These include:

1. **Rent collection strategies** that focus on collecting rent on time and offering flexible repayment agreements.
2. **Education for tenants** on their rights and responsibilities via a tenant handbook.
3. **Communication** to tenants that is clear and respectful before issues escalate.
4. **Early intervention** for tenants who are identified as vulnerable or at high risk of eviction.
5. **Partnership and referrals** to help tenants access relevant services.
6. **Training staff** on excess clutter and unsafe/unhealthy unit conditions and tips to talk to tenants.
7. **Enhanced record keeping** to document communications with tenants throughout the eviction process.
8. **Guidelines** to assist staff in interpreting and applying eviction-related policies in a consistent manner.

The Office of the Commissioner for Housing Equity (OCHE) is also available to provide supports to older tenants who are facing eviction for non-payment of rent <sup>22</sup>. The OCHE adopts a 10-step case management approach to understand the underlying challenges that lead to arrears and make linkages to appropriate services and resources to get tenants back on track <sup>22</sup>.

The City of Toronto has prioritized eviction prevention for the older adults living in TCHC <sup>23,24</sup>. However, to move towards proactive eviction prevention strategies that are tailored to the unique needs of older tenants, it is important to first understand the challenges they face managing their tenancy. As such, this paper explores the factors impacting housing stability among low-income older renters and identifies opportunities to enhance eviction supports to ensure older tenants can age in their home with dignity and comfort.

## Participants

Participants included a mix of older adult tenants residing in an apartment building operated by TCHC and health and community service providers who support them. Tenants (n=58) were recruited through posters placed in common areas of the buildings such as the recreation room, elevator, and community bulletin board. Interested tenants contacted the researcher to schedule an interview over the phone (n=13), in-person (n=35), or sign up for one of two pre-scheduled focus groups (n=10). Tenants had the option to complete their interview in English (n=41), Chinese (n=14), or Tamil (n=3). Participating tenants included a mix of men (50 per cent) and women (50 per cent) who lived alone (75 per cent) and had lived in their apartment for an average of 9 years (range: 3 months to 38 years).

Service providers (n=58) included health and social care professionals who delivered on-site services or supports to older adult tenants. Participants were recruited through word-of-mouth and posters distributed to various agencies and municipal departments known to offer services within the buildings. All interested participants contacted the research team to schedule an interview that was conducted over the phone (n=6) or in-person (n=15) at a convenient location. The research team also partnered with two organizations that worked across TCHC's portfolio to host pre-scheduled focus groups (two per organization) with frontline

staff (n=37). Participating service providers represented a mix of management (n=10) and frontline (n=48) perspectives from a variety of disciplines and agencies including community support services (CSS), housing, nursing, psychiatry, service coordination, and social work.

## Data Collection

Data were collected through a mix of semi-structured interviews and focus groups conducted between November 2019 and February 2020. Discussions explored perceptions of home, challenges tenants face managing their tenancy (e.g., paying their rent on time, reporting their income, maintaining their unit in good condition), and the types of supports they need to maintain their housing. Participants were also asked to share experiences they had with eviction, including any time they were worried they might lose their apartment (tenants) or times they supported a tenant under threat of eviction (service providers). Each session lasted approximately one hour and was audio-recorded and transcribed verbatim. Transcripts emerging from interviews with Chinese- and Tamil-speaking tenants were professionally translated to English and checked for accuracy by the bilingual research assistant who collected the data.

Ethics approval was provided by the research ethics board at Sunnybrook Health Sciences Centre (REB 308-2019), and informed consent was provided by all participants. Both tenants and service providers received a gift card as a thank-you for their participation.

## Data Analysis

This analysis implemented a form of stakeholder triangulation<sup>25</sup> whereby data from tenants and service providers were combined in the analysis stage. This allowed the research team to identify key issues of importance across the data, as well as points of agreement and disagreement between stakeholder groups.

The goal of the analysis was to identify themes described by the participants. To derive concepts and meaning from the data, the research team implemented the six steps outlined by Braun and Clarke<sup>26</sup>: (1) data familiarization; (2) generating codes; (3) searching for themes; (4) reviewing themes; (5) defining and naming themes; and (6) writing up the results.

As a first step, six members of the research team read 10 transcripts and used open coding<sup>27</sup> to generate a list of codes standing for meaningful concepts in the transcripts. Codes were then organized by category and a preliminary coding framework was devised by the team. Using the method of “constant comparison,” the dataset was independently coded by two members of the research team. They compared the codes generated from new interviews to those obtained from previous transcripts and reduced and condensed the themes into important categories. Qualitative analysis software NVivo 12 was used to facilitate data management and collaborative coding.



## RESULTS

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When tenants reflected on their feelings of home, they described a sense of stability that stemmed from the fact that their apartment was “*completely mine*” (Tenant 12) and that “*nobody[can] take [it] away from me*” (Tenant 37). Service providers also spoke of how housing staff were committed to providing stable housing by “*doing what is best for the tenant, and that usually means not evicting them*” (Service Provider 5, Geriatric Psychiatrist). Despite this, participants shared many stories of times when housing was threatened by eviction.

Participants described how the threat eviction created a sense of fear and anxiety. Current eviction prevention measures were viewed as inadequate by service providers and tenants, and participants shared their views on the need to transform tenancy management approaches to be more proactive and “*senior friendly*” (Tenant 1). Specifically, three key needs were identified in the analysis to improve eviction prevention supports for older tenants. These included (1) the need to understand the root cause; (2) the need for more senior-friendly communication; and (3) the need for proactive eviction prevention supports spanning the eviction continuum.

### Understanding the Root Cause of the Problem –

*“When I hear of an eviction, I immediately think there is a clinical reason for what is going on.”*

There was a general understanding shared by service providers that housing staff often treated evictions as “*some kind of moral deficit*” (Service Provider 20, Eviction Specialist) without understanding the true root cause of the problem. Several root causes were identified, including underlying clinical issues (such as declining physical or cognitive health and mental health challenges), changes in life circumstances, and errors made by the housing provider.



*“I have a number of clients that I’m involved with that have eviction proceedings against them because of their behaviours in their home. But when you read through the documentation, it’s very much coming from a perspective that they are just being antagonistic, or this is a personality trait that is not acceptable. [...] At the root of it, is a misunderstanding from housing staff about what the reason for these behaviours are, and that there is something that could actually be addressed, rather than that client being removed from housing.”*

(Service Provider 27, Service Coordinator)

Service providers felt there was often an underlying clinical issue driving an eviction. As one manager of supportive housing questioned, “*is it because there’s something cognitive going on? Is it because there’s something going on with mental health, or maybe there are addictions issues? It could be a variety of different reasons*” (Service Provider 13).

Cognitive impairment was one identified eviction risk, with service providers pointing out that many older tenants with underlying memory problems accumulate rental arrears when they forget to pay their rent. Declining mobility was also thought to pose challenges for completing annual tax returns or collecting documentation needed for the annual rent review, both of which are required to maintain access to income and housing supplements. As one nurse practitioner described:



*“[Rental arrears] are a huge problem for us. [...] usually, the person has some kind of cognitive impairment [...] and is clearly not managing their finances [...] or there is a physical impairment, and they can’t get their taxes done and they lose access to their supplement. [...] It’s not the building’s job to fix that but instead of getting a referral, [...] they just evict them.”*  
(Service Provider 2)

Service providers also frequently linked a tenants’ declining health to their inability to maintain their unit in good condition. As one geriatric psychiatrist described, *“it’s everything from cognitive impairment to physical impairment to sensory impairment. All those things make it hard for people to keep up, even with the small units that they have”* (Service Provider 14). Tenants agreed that it was hard to keep their apartment clean, and described how *“as you get older, you can’t [clean] it like you used to”* (Tenant 25). Another described how their eyesight had declined so much they struggled to see how dirty their apartment was getting.

While tenants described challenges maintaining their unit in good condition, they rarely identified this as an eviction risk. Only one shared an experience when housing staff had *“written me up a number of times, saying that my house cleaning was very very poor”* (Tenant 7). To mitigate the eviction risk, this tenant was required to do a deep-clean of their apartment and throw out certain belongings that *“[housing staff] said were a health hazard”* (Tenant 7).

Service providers, on the other hand, shared several stories that explored the link between housekeeping and evictions. One nurse practitioner discussed a current client that was diagnosed with dementia. They explained that the housing provider was considering an eviction as the tenants’ floors were covered in thick black grime and they were unable to properly clean them. Other service providers questioned how units were allowed to get so bad that it would warrant an eviction in the first place and expressed concerns about the focus on “fixing” the unit to mitigate the eviction risk without providing supports for the underlying cause.



*“I’m getting called into this [eviction] situation, and the unit is in terrible condition, and you wonder, ‘how did it get this bad? Hasn’t anyone gone into this unit in all these years? Why is it only being identified now, if this problem has been going on for like, two years?’ Then suddenly [the housing provider] is up in arms about how we need to change this now. [...] We’ll get the unit cleaned up, but then there’s no maintenance piece afterwards. So, then we’re back in the same place.”*

*(Service Provider 6, Social Worker)*

Mental health and substance use were also identified as underlying root causes for eviction. This was best illustrated by the experiences of one tenant (Tenant 2) whose housing was threatened on two separate occasions for reasons rooted in lifelong struggles with mental health and addiction. At the start of their tenancy, this tenant described themselves as a “recluse” who only came out of their apartment to walk the dog. *“With everything going on [in my building], you don’t want to rock the boat because you’ll get evicted. [...] So, I just stayed inside, didn’t bother anybody.”* They became more uncomfortable leaving their unit and they stopped paying their rent. As their depression worsened, they *“got involved with drugs and [things] spiralled. And as a senior, [drug dealers] take advantage [of you]. They move into your apartment. [...] They were there, every day, so it was difficult to put my foot down.”* The tenant described how older tenants in this situation are *“victimized twice; they’re the ones getting evicted even though it wasn’t their fault because people took over their unit and were intimidated.”* It was only when a housing worker helped get this tenant admitted to the hospital for treatment that they were able to have the drug dealer removed and start a repayment plan.

Over the next few years, the tenant described how they started accumulating clutter in their unit. *“There was no question about it. When [housing] came into my apartment [for the unit inspection], it was only a little path. [...] I hadn’t been in my bedroom for five or six years [...] I stayed on the couch.”* Because the tenant was threatened with an eviction for not maintaining their unit in safe conditions, they were eligible for Extreme Clean services to help remedy the apartment. The tenant described this as *“the worst experience of my life. [...] they were so condescending, so mean, and so vicious when they were going through my stuff.”* Now, the tenant has a personal support worker (PSW) who comes once a week to help them maintain their unit; the PSWs used to come more often, but services were scaled back in recent years.

Service providers also shared experiences supporting tenants, like Tenant 2, who were struggling with mental health and addictions. They stressed the importance of ensuring that certain behaviours linked to mental health challenges (such as hoarding) do not jeopardize their housing. In these cases, service providers felt strongly that *“if [tenants] had sufficient mental health supports, they [would] probably function at a much higher level”* (Service Provider 10, Community Support Service Manager).



*“We see this a lot with our clients with mental health diagnoses. We get communication from housing [about a behaviour], like a client outside panhandling every morning. It’s about talking to the client about how [...] those kinds of things are inappropriate and [making sure] that they are not going to jeopardize their housing.”*

*(Service Provider 3, Supportive Housing Manager).*

Unexpected life circumstances were also found to place tenants at risk of eviction. Unforeseen medical expenses, family emergencies, and caregiving responsibilities were all reasons given by tenants for falling behind on their rent. The impact of life circumstances on housing stability was best illustrated by a tenant (Tenant 42) who shared how their rental arrears started accumulating when they unexpectedly lost their job due to medical issues. This tenant “*fell way behind*” and owed more than \$15,000 in rental arrears. Although the tenant received “*a couple of letters stating I owed*,” they did not want to follow-up with the housing staff assigned to their case because “*she’s got a reputation [for] being rude*.” Instead, the tenant made a self-referral to the Office of the Commissioner for Housing Equity (OCHE) who helped set up a repayment agreement at \$200 a month. When reflecting on their experience, this tenant questioned why housing staff did not have a face-to-face conversation to find out about their finances and arrears; “*I owe a debt and I’m paying it. But they should have come and talked to me. Don’t just phone me. Come and talk to me. Find out why I’m not paying my [rent]*.” At the time of the interview, the tenant had paid down about half of their arrears. The extreme debt delayed their retirement, and they had to continue working to afford both their rent and the repayment agreement.

In some examples shared by participants, the underlying root cause was a mistake made by the housing provider. These seemingly common mistakes described by both tenants and service providers included rent miscalculations, missing post-dated cheques, incorrect or delayed notices, and non-responses from housing staff assigned to eviction cases. Mismanagement by the housing provider was also evident by the numerous examples of tenants, like tenant 42, who owed thousands of dollars in arrears before receiving an eviction notice. As one service provider discussed, “*if someone owes \$10,000 [...] there is a lot of mistakes. [Housing] has not done their job right for a long time if they owe \$10,000*” (Service Provider 20, Eviction specialist).

The frequent mismanagement of tenancy issues made some tenants worried about “*having nobody to back me up*” if “*[housing] comes after me for [false] arrears*” (Tenant 27). It was not just rent mismanagement. Tenants discussed the inconsistent and often non-response by their landlord to other situations that they felt should trigger an eviction. Tenants were most focused on antisocial or inappropriate behaviours perpetuated by fellow tenants struggling with mental health. Tenants felt they had little power or recourse in these situations and expressed frustration over the lack of action by their housing provider. One tenant (Tenant 7) who described feeling disempowered and ignored by the housing provider felt they had no other option but to withhold several months of rent in protest. “*I was just so pissed off with them and I said, I’m not*

*gonna to pay you! I'm not gonna pay you until you start listening to me, and until you give me the respect I'm entitled to as a tenant!"* This tenant eventually received an eviction notice and was taken to the landlord and tenant board. They owed two months' rent (\$598) and entered into a repayment agreement. *"I was paying back about \$50 a month, but I wasn't consistent. If I had the money, then I paid it. If I didn't have the money, I didn't pay it."* At the time of the interview, the tenant had paid down all their arrears except for a few dollars, which they were still withholding on principle.

### More "Senior Friendly" Communication –

*"I've recommended they serve the [notice] earlier with a friendly letter, and substantially change the culture."*

Participants discussed how all communication about evictions are sent via letter. Although some service providers reflected that these letters *"can signal a level of seriousness [...] and introduce a formal process that some people respond to"* (Service Provider 1, Social Worker), the general sentiment among all participants was that *"mailed letters [...] don't work for anybody"* (Service Provider 5, Geriatric Psychiatrist). In fact, tenants described how they often did not understand the letters and instead *"rip[ped] them up and threw them in the garbage"* (Tenant 27). Like Tenant 42 who accumulated over \$15,000 in rental arrears and questioned why no one knocked on their door to find out why they were not paying rent, other tenants challenged why no one came to talk to them face-to-face about tenancy matters. In fact, most tenants said they had never met the tenancy management staff who were assigned to their building, describing how they *"only come once a month"* (Tenant 1) for office hours. Service providers also felt that that these staff *"never want to knock on tenant's doors."* (Service Provider 7, Housing Worker).

A commonly cited problem with the written notices was the tone, which participants thought created unnecessary fear. For instance, a service provider described how, *"I always heard about these threatening letters from tenants, and what I honestly thought was, it's probably a legalese looking document. It's far worse"* (Service Provider 20, Eviction Specialist). This was echoed by a tenant who felt that starting the conversation with a threat was no way to support older people:



*"It's really difficult because they don't talk to you. They send you a notice, and the first damn thing on the notice is that if you don't [gestures], you could be evicted. It's a threat. [...] You can rationalize it any way you want, but ya know, it's a threat! And it certainly is not conducive to getting a favourable response."*

(Tenant 1)

One of the most common eviction-related letters that tenants received were notices for their annual rent review, which tenants were required to complete to maintain access to their rent-geared-to-income subsidy. Older tenants also received notices in the months leading up to their 65<sup>th</sup> birthday, highlighting their eligibility for Canada Pension supports and the need to re-report their income. This notice in particular was described by one tenant *"as very stressful time for some people, because you ha[ve] to not only sort out your pension stuff, but you ha[ve] to re-do your stuff with [the housing provider]"* (Tenant 10).

While the written notices were perceived as threatening, participants found the paperwork required to address the contents of the letters (and thus remain a tenant in good standing) onerous, “*but we’re simply told, do it, or you’ll be evicted*” (Tenant 35). Documents that were frequently requested included annual income tax returns or T4 statements, pension and investment statements, and monthly bank statements. In some cases, the required paperwork was not clear, as illustrated by one tenant who described an ongoing back and forth with a housing worker trying to update their income for their 65<sup>th</sup> birthday:



*“I got a request, [they] wanted something. So, I said okay, [but] I just did [a rent review] in these months, why don’t you use that [information]? I found out after three months, each month getting a letter telling me [I] could be evicted if I don’t provide the information. Finally, I went in, and I said ‘what [do you need]?’ And she went to the computer screen and showed me what it looked like. I went, ‘Oh!’ and went back and started looking through my records, and BOOM! There it is!”*

(Tenant 1)

In addition to the confusing and often difficult paperwork, service providers were concerned about the short timeframe given to submit the documents. For instance, one service provider discussed how “*they give deadlines too, on the notices, that are very daunting. [...] There are so many documents [tenants] need to get, [and] they may only go out once every couple of weeks, if that*” (Service Provider 31, Service Coordinator). Service providers then considered how tenants are at risk of losing their rental subsidy if they are late submitting the requested documentation, which could lead to an eviction. “*[If] you don’t meet the deadline, the rent price will skyrocket*” (Service Provider 47, Supportive Housing Nurse).

Tenants and service providers also reported that the housing provider often “*sent letters out early*” (Tenant 35), which created feelings of being targeted. As one social worker described, “*if someone is late getting their RGI information in, the system says they’re due again for another one [but they] just filled one out, and now they’re [sending] another one [and] it’s only been 8 months. They feel targeted*” (Service Provider 1, Social Worker).

Tenants described feeling targeted when they received incorrect notices stating they did not pay their rent when in fact they did. For instance, one tenant, who provided 12 post-dated rent cheques at the beginning of each year, shared a time they received an eviction letter for non-payment of rent after the landlord misplaced a cheque. Confusing letters with limited information about the reason for eviction, no contact person to answer questions, or lack of available supports left tenants feeling powerless and fearful. In response, some paid double rents to mitigate these risks.



*"I pay [my rent] in cash, I take a receipt. Now, [my landlord] says, 'you did not pay me!' [...] I am afraid because I don't know what I can do. [...] By letter, [the landlord] is writing, 'you did not pay October [...] you have to pay double money.' So, I pay double money for November. I know nothing to do because they are very powerful. Just only 10 days, they call the police, they'll send me out. That's why I am keeping quiet."*

(Tenant 9)

### The Need for Proactive Supports –

*"It's all crisis driven, and it's not just when the horse has left the barn, it's usually after the horse is on the freeway!"*

Current eviction prevention practices were viewed as crisis driven, and service providers felt that once a tenant got to the point of an eviction order, *"this is where I should have been referred earlier"* (Service Provider 1, Social Worker). Although they recognized that the housing provider has made significant efforts to *"make the process less intense, less scary, more plain language, and to support people through it"* (Service Provider 7, Housing Worker), service providers felt that older tenants were still falling through the cracks. They called for more proactive supports to address the underlying root cause and prevent eviction.

Partnerships with agencies were viewed as critical for helping older tenants navigate tenancy management issues. Supportive housing providers and geriatric outreach teams described the significant support they provided that often went beyond the scope of their role to help tenants complete tenancy-related paperwork. This included calling Service Canada or Canada Revenue Agency, applying for pensions, filling out rental or income tax forms, and helping tenants go to the bank. For instance, one service coordinator shared their recent experience supporting a client to get their taxes done:



*"Today, I had to physically go help a client to dress, make sure I had photocopied her forms, give her forms to her, and help her get onto Wheeltrans to go to the tax clinic to get her taxes done. If I didn't do that, she would have missed her appointment."*

(Service Provider 31, Service Coordinator)

Although service providers were able to offer some support with tenancy management, they cautioned that *"we don't know everything that is happening [and] we don't see every letter that they receive"* (SP3, Supportive Housing Manager). They also described challenges navigating housing-related issues on behalf of their clients, as they often did not know what types of supports housing could provide or which housing staff to



speak to and how to contact them. As a result, many stressed the benefits of working collaboratively with housing staff to identify and support tenants who are at-risk of eviction. One service provider described successes they experienced partnering with housing staff in this way but cautioned that integrated partnerships were dependent on how housing staff understood the role of service providers and the supports they can provide.



*“In an ideal situation, [...] [housing staff] will reach out to us and say, [...] ‘this person hasn’t paid their rent for two months, they’ve been a tenant of ours forever, can you work with them around this’ and many times, we’ll work with the clients, find out what’s going on, and then work altogether. If you’re working with someone who is very collaborative that way, that’s actually ideal, because then you can say, ‘ok, before it gets to the point of eviction, we can start working on this. We can try to get to the bottom of what’s really going on.’ [...] But if we can work before it gets to that point, that is so much better for the client. It really kind of varies on people’s work styles and how [housing staff] see our role and what not. It’s varied over time, depending on the [staff] in that role.”*

*(Service Provider 13, Supportive Housing Manager)*

In addition to support completing rental paperwork, service providers stressed the role of homemaking supports to address unit condition issues. Many were concerned that such services *“have not been viewed as something that allows seniors to remain in the community”* (Service Provider 14, Geriatric Psychiatrist). Outside of supportive housing programs, the only way for tenants to access homemaking supports was through the City of Toronto’s Homemaking and Nurses program. While the program was recognized for *“doing good work”* (Service Provider 15, Case Manager), service providers acknowledged that it had extremely long waitlists and a narrow scope of service that focused on light housekeeping as opposed to heavy-duty homemaking. As one service provider described, *“[It’s] only, on average, 3 hours bi-weekly. [...] The light housekeeping, it is light. It is not cleaning under the couch, washing windows. They definitely need it, but that’s not what the program is”* (Service Provider 16, Community Support Service Manager). All the service providers that were interviewed called for *“more, free [homemaking] services that are accessible [...] do the physical work of cleaning and maintaining the unit [...] and don’t have super long wait lists”* (Service Provider 6, Social Worker). Tenants echoed this call, describing how *“I can’t afford to pay someone to come in [to help with cleaning], but if I could get some help, that would be nice to have”* (Tenant 25).

Service providers were also concerned about how difficult it was to get resources to help with extreme clutter. In addition to few service options, eligibility for said services were restricted to those at immediate risk of eviction. This made it difficult to access these services proactively. Service providers discussed how they had to *“ask [housing] for an eviction notice so that we can put in a request for extreme clean”* (Service Provider 35, Service Coordinator), which *“creates additional anxiety for the tenants.”* (Service Provider 48, Case Manager). This barrier to service created situations where service providers had to *“argue”* (Service Provider 6, Social Worker) with housing staff who were reluctant to initiate an eviction order due to their desire to keep older tenants housed.



A key support for tenants experiencing arrears was the Office for the Commissioner for Housing Equity (OCHE). As one housing worker described, *“to get an eviction order, seniors have to go to OCHE. They will review the files and they’ll look at the steps that were taken. [...] Was there support provided? Is there more support [housing] could provide?”* (Service Provider 8). While only one tenant in the current study (Tenant 42) was referred to the OCHE, this tenant reported an extremely positive experience with *“a great worker”* that helped them set up a repayment plan. In line with this experience, one service provider familiar with OCHE felt their approach embodied principles of respect and flexibility, which they felt were key drivers of their success.



*“Tenants helped devise [their first contact] letter. The goal was, [to] write a letter like you’re writing it to your brother or sister, that you want to help them. So, it’s literally like, ‘Hi, [this is] OCHE. We help people who need help. We understand that you need some help. We’d love to come out and meet with you.’ [There is a] date and time [and] the name of the person [meeting with them].”*

(Service Provider 20, Eviction Specialist)

A primary goal at OCHE is to help tenants set up a repayment strategy. Some housing workers and eviction specialists, however, discussed tensions around establishing the amount for the repayment agreement. This was particularly true for those tenants with larger arrears, as service providers questioned, *“how many months do you think it will take them to pay that back? Where it doesn’t cost them their food, or the one thing they enjoy like their TV?”* (Service Provider 7, Housing Worker). To combat these concerns, this service provider explained that when they work with older tenants facing eviction, *“I always give them a list of places they can go for free [meals], the foodbank, etc. [...] because food security is a huge deal.”*

Tenants identified several of their own strategies that they used to stay on top of tenancy matters. Some accessed legal clinics to help with rental paperwork while others set up automatic withdrawals to pay their rent each month. Both tenants and service providers called for more proactive education to promote financial literacy as a mechanism to prevent eviction. Recommendations focused on the need for budgeting tips, how to apply for pensions, and strategies for living on a low-income. Participants also called for more accessible opportunities to complete income tax returns each year, which are essential for being able to complete annual rent reviews.

Ultimately, service providers recognized that even with proactive eviction prevention strategies, there may be times where an eviction is necessary. In these cases, they cautioned the need to plan for a soft landing; service providers wanted to ensure that older tenants were supported *“to find a new location or a shelter to be in”* (SP10, CSS manager) prior to eviction.



*“Sometimes, no matter what we say to the clients, they are not going to change. So, it’s a matter of, how do we support them through the next steps? Housing is definitely going to evict them, so we walk through the process and plan for it.”*

*(Service Provider 3, Supportive Housing Manager)*

## DISCUSSION

These findings shed new light on the experiences of evictions among low-income older adults living in social housing, and the health and social service providers who support them. Although service providers understood the landlord was committed to keeping people housed, many tenants and service providers shared stories where housing was threatened by an eviction. Confusing and onerous tenancy paperwork, inaccessible housing staff, and limited community support services to address underlying health challenges placed them at risk for threats of eviction. This led to feelings of stress and anxiety among tenants. This research highlights several opportunities to enhance the continuum of eviction prevention supports for low-income older adults.

In the current study, service providers were concerned that the landlord incorrectly characterized older tenants facing eviction as negligent or antagonistic, with little appreciation for the ways in which health impacts housing. Like other studies examining the experiences of eviction among older adults in Canada <sup>1,28,29</sup>, service providers discussed the ways underlying physical and mental health conditions interfered with older tenants’ abilities to keep their units in good condition, pay rent on time, and complete annual rent reviews. Instead of eviction, they called for more proactive services to help older tenants successfully manage these issues and maintain their housing.

In addition to underlying clinical issues, prior research has identified landlord and market-related pressures (such as renovictions, own-use evictions, and “cash-for-keys” evictions) as main drivers of housing instability for older renters <sup>1,29,30</sup>. Although tenants in social housing are immune to these specific risks, findings presented here showed that housing may still be threatened by landlord actions through lost rent cheques and delayed notices. In fact, there were several stories of tenants accumulating thousands of dollars in rental arrears before housing staff intervened. This accumulation of rental arrears may be particularly problematic for low-income older tenants as limited monthly pension incomes restrict how much they can reasonably afford on a repayment plan without impacting access to food and other necessities.

Unlike other studies where written eviction notices were viewed as a corrective signal <sup>31-33</sup>, current findings suggest that these types of threatening letters rarely work for older tenants. Tenants called for “*senior-friendly approaches*” that emphasized opportunities to work together with housing staff to address underlying issues driving the eviction. Prior research shows this personalized and supported approach is not uncommon, especially for small-scale landlords <sup>34</sup> or when it is clear tenants are struggling <sup>31</sup> and there is an opportunity to help connect tenants to community support services so they can get back on track <sup>34</sup>. This approach may

be easier in social housing contexts where landlords can emphasize their “*social*” obligations over their “*landlord*” duties <sup>18</sup>. However, the success of this approach depends not only on the landlord’s ability to understand the underlying root cause leading to the eviction, but also on their ability to build trusting relationships with tenants <sup>34,35</sup> and collaborative partnerships with health and social service agencies <sup>36</sup>.

## Opportunities to Enhance Eviction Prevention Supports for Low-Income Older Renters

Building on the current findings and those from prior research, three main opportunities to enhance eviction prevention supports for low-income older adults were identified: (1) dedicated eviction prevention programs for older renters; (2) “senior-friendly” tenancy management practices; and (3) expanded community support services.

### Eviction Prevention Programs Dedicated for Older Renters

Low-income older renters are at increased risk of chronic physical, mental, and social health challenges <sup>17</sup>. As shown in the current study, these underlying vulnerabilities threaten housing stability and increase risk of eviction. Dedicated eviction prevention supports for low-income older renters are therefore one opportunity to support housing stability for this community. This includes access to emergency housing funds and to services that support transitions to alternate living arrangements in cases where an eviction cannot be prevented.

Service providers in the current study cautioned that most low-income older renters have limited funds to pay off arrears. Other research similarly suggests that older renters struggle to afford first and last months’ rent for new rental housing in the event of an eviction <sup>1</sup>. Emergency funding and rent banks are widely used services to help tenants of all ages access rental funds in these cases <sup>29,37</sup>. However, most emergency financial assistance programs available in Toronto, such as Toronto Rent Bank, do not have a mandate for low-income older adults. This is contrast to other jurisdictions, such as British Columbia, that have seniors-specific rent banks and loan programs available through provincial housing authorities and local community support service agencies <sup>38</sup>. Such programs may serve as a helpful model for Toronto-based housing and community support agencies serving older adults. Additionally, housing stabilization funds currently available to Ontario Works and Ontario Disability Support Plan clients could be expanded to include low-income older adults receiving GAINS (Ontario Guaranteed Annual Income System), which would further ensure that low-income older adults have access to dedicated funds for emergency housing needs.

Although not explored in this research, other reports suggest that low-income older tenants face several challenges packing up their belongings <sup>39</sup> and finding alternative housing options <sup>1,28,30</sup>. These challenges complicate the efforts of service providers in the current study who described the careful planning that was needed to ensure older tenants had a soft landing once evicted. One opportunity is to fund moving supports to ensure older tenants have access to movers and storage for their belongings while they search for new housing. Another opportunity is for housing providers to build closer relationships with shelters and transitional housing programs that have dedicated supports for residents 55 years and older. Although there are very few sheltering programs dedicated to older adults across Canada<sup>40</sup>, the City of Toronto runs two shelters for older people (Islington Seniors Shelter and Scarborough Village Residence), which provide housing supports as well as wrap-around case management to address underlying health issues. As service

providers in the current study suggested, low-income housing providers in Toronto should be strengthening partnerships with these shelters to ensure that older tenants have a safe place to sleep if they are evicted.

### **“Senior-Friendly” Tenancy Management Practices**

Research is clear that landlords have a key role in facilitating positive housing experiences among low-income renters<sup>34</sup>, and findings from the current study show opportunities for housing providers to expand their eviction prevention supports to better address the needs of their older tenants. These opportunities focus predominately on revamping tenancy management practices (e.g., annual rent reviews) and strengthening communication between tenants, housing staff, and service providers.

One of the most significant challenges discussed in the current study was the difficulties older tenants faced completing their annual rent review due to complex and overwhelming documentation requirements. In the time since the study was conducted, rent-geared-to-income guidelines have been revised to lessen this burden. Now, tenants are only required to submit their Notice of Assessment from their annual tax return<sup>41</sup>. Efforts must therefore be directed to ensuring that low-income older tenants have barrier-free access to income tax clinics. As identified in the current study, some supportive housing programs offer tax clinics in their buildings but not every low-income apartment building is linked with a supportive housing program. Partnerships between housing providers and service agencies will therefore be critical for ensuring that tenants get the supports they need to attend tax clinics. This may include help gathering documentation to complete the tax return, scheduling accessible transportation to and from the tax clinic in the community, or hosting tax clinics on-site.

Another major issue uncovered in the study was the threatening tone of the eviction notices that created feelings of fear and mistrust, often resulting in tenants throwing away important letters. Examples from the Office of the Commissioner of Housing Equity are helpful, as their success was attributed to their ability to form trusting relationships with tenants, which started with their first contact via letter. Housing providers should consider collaborating with older tenants to revamp their cover letters, adopting a “*senior-friendly*” tone that stresses a desire to help tenants and to connect them with a designated housing staff member. Messaging should focus on wanting to help determine what their underlying issue is and what can be done to support them. In addition to outlining key information such as what triggered the eviction or which staff member is assigned to their case, the letter should also contain information on local resources that may be helpful. This might include food banks, income supports, rent banks, legal clinics, and other community support service agencies that specialize in providing housing and support services to older adults.

### **Strengthen Community Support Services**

To proactively prevent evictions, current findings pointed to the need to strengthen the community support service sector by increasing housing expertise among practitioners and expanding key services that older people rely on to maintain their tenancy.

Prior studies show that most social housing providers rely on partnerships with community service agencies to support tenants<sup>17,18</sup>, yet establishing these integrated partnerships is challenging<sup>36,42,43</sup>. In the current study, service providers were frequently tasked with supporting tenancy matters but had limited relationships with housing staff, were missing key information on tenancy risks, and lacked an understanding of the

housing sector overall. Community-based housing navigators are one promising practice that exists in other jurisdictions to bridge this gap and have been recommended in other research <sup>44</sup>. Housing navigators could have a role in gathering and maintaining up-to-date housing resources (e.g., subsidy information, housing programs for older adults, etc.), building relationships with housing providers and legal clinics, and providing support with income stabilization, social and market-rent housing searches, landlord-tenant mediation, and rehousing assistance. This in turn will help ensure the sector has greater capacity for responding to housing needs among low-income older adults.

Homemaking supports (including laundry, cleaning, meal preparation, and shopping) were a highly sought-after resource in the current study and have been identified as a key strategy for helping older tenants live well in their homes <sup>35</sup>. Most low-income older adults in Toronto, however, lack access to these services <sup>45</sup> and findings show how this gap increases risks of eviction. Although the City of Toronto's Homemaking and Nurses program was highly lauded among service providers, long wait times, reduced service frequencies, and the emphasis on light housekeeping limited its impact. Expanding this program to reduce wait times, increase service hours, and expand the scope of service to include heavy-duty homemaking (e.g., cleaning the fridge, scrubbing the floors) was thought to be essential for strengthening housing stability and proactively preventing evictions.

Greater supports for mental health, including hoarding, are also needed. Prior studies have found that social housing providers struggle to support tenants with mental health conditions <sup>18,46</sup> and a lack of capacity within the sector makes it difficult to access needed services. In the current study and others <sup>18</sup>, “*compassionate evictions*” were a common approach, whereby service providers asked for an eviction order to ensure their clients were eligible for needed services. In the current study, this practice was particularly common for extreme clean programs, which were restricted to those at imminent risk of eviction. Findings suggested, however, that eviction orders in these cases were not consistently granted. Therefore, there is a need to expand these services so that they can be provided proactively without initiating the process of removing an older tenant from their home.

## Strengths and Limitations

This is the first study in Canada to provide an in-depth exploration into the experiences of evictions among low-income older adults living in social housing and the health and social service providers who support them. This study, however, does not capture the experiences of housing providers or those from eviction prevention services such as legal clinics and rent banks. Future research should apply qualitative approaches to consider the barriers and facilitators these providers face supporting low-income older tenants and implementing eviction prevention practices (such as the ones explored in this paper). Their insights will be especially relevant for developing policy recommendations that strengthen eviction prevention for low-income older adults.

While the current data did not speak to this, other studies have called for a greater support for older tenants at the landlord and tenant board <sup>1,28</sup>. Older tenants have reported feeling alone during the eviction process, were unsure of who to call for support, and did not feel comfortable attending a hearing without an advocate <sup>28</sup>. The COVID-19 pandemic may have created additional challenges for older tenants as hearings transitioned to virtual format, which requires access to the Internet. Many low-income older adults,

particularly those in social housing, lack digital access <sup>47</sup> and may face additional barriers uploading documentation and attending hearings. Future work is needed to better understand these issues among low-income older renters and identify promising policies and practices.

## CONCLUSION

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Older adults in low-income housing communities face several obstacles maintaining successful tenancies, and as such, are at an increased risk of eviction. To improve housing experiences for this community, targeted interventions should be made to ensure that tenants have access to “*seniors-specific*” supports that address the underlying root causes leading to eviction. The result will be more vibrant communities where low-income older tenants can age-in-place.

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