

**From Concerns to Collaboration: Enhancing Landlord Participation in Housing Vulnerable Individuals**

Includes:

Final Report

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FINAL REPORT

From Concerns to Collaboration: Enhancing Landlord Participation in Housing Vulnerable

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**Abstract**

The research project, "From Concerns to Collaboration: Enhancing Landlord Participation in Housing Vulnerable Individuals," addresses the pressing housing needs of marginalized individuals in the Haliburton, Kawartha, Pine Ridge region. The study aims to identify barriers and incentives for landlords to rent to vulnerable populations. Through in-depth, semi-structured interviews, surveys with landlords, as well as collaboration with key stakeholders such as the Human Services and Justice Coordinating Committee (HSJCC), this research seeks to understand landlords' reservations and explore resources to stimulate greater participation. Expert consultations with professionals from organizations, as well as landlords directly engaging with the vulnerable population, help contribute valuable insights into the concerns that landlords have in their participation in housing vulnerable people. The project employs a comprehensive methodology, including a thematic analysis of interview transcripts and statistical analysis of survey responses. The results will provide insights into landlords' perspectives and challenges, informing future strategies to enhance landlord involvement in housing vulnerable populations. Given the current surplus of individuals in need of housing juxtaposed with the persistent shortage of available housing units, there is an urgent need for immediate solutions while governmental policies are being reformed to address the overarching housing crisis. This research is crucial for promoting housing for all during a major housing crisis in Ontario and improving housing options for marginalized individuals in the HKPR region.

**Introduction**

The research project, "From Concerns to Collaboration: Enhancing Landlord Participation in Housing Vulnerable Individuals," emerged as a response to the escalating housing and homelessness issues in the Haliburton, Kawartha, Pine Ridge (HKPR) region. The challenges posed by these issues necessitated immediate and innovative solutions that could effectively address the pressing housing needs of marginalized and vulnerable individuals. The project focused on delving into the perspectives of landlords in the region, particularly those who were hesitant to rent to these vulnerable populations.

The primary purpose of this research was to identify the reservations and barriers that landlords faced when contemplating renting to vulnerable individuals. Concurrently, the project aimed to explore potential resources and incentives that could stimulate greater participation

from landlords in offering housing solutions for marginalized and vulnerable individuals. To achieve these objectives, the research collaborated closely with the Human Services and Justice Coordinating Committee (HSJCC), a vital partner whose main responsibility was to coordinate resources and services for individuals in conflict with the law. The HSJCC played an instrumental role by providing essential support, guidance, and expertise based on their extensive knowledge, prior data collection, and experience in addressing issues related to housing, justice, and human services.

Defining a vulnerable person within the housing context presented a particular challenge, primarily because this term encompassed individuals who were susceptible to potential harm due to various medical, physical, or mental health conditions (1). These conditions often limited their ability to advocate for themselves effectively. This complexity arose from the diverse and multifaceted nature of vulnerabilities faced by potential tenants. Landlords found it challenging to understand and address the myriad of issues and support needs associated with different medical, physical, or mental health conditions (1). As a result, the project encountered the considerable challenge of fostering landlord participation, as it required bridging the gap between the varied needs of vulnerable individuals and the capacity of landlords to comprehend and assist with them.

The research project centered around pivotal questions to determine the main concerns that landlords faced when considering renting to vulnerable individuals and what resources or incentives needed to be implemented to address these concerns. The focus of the entire research project was to get vulnerable populations housed with an emphasis on the Housing First model. The Housing First model is a homelessness intervention strategy that prioritizes providing stable and permanent housing for individuals experiencing homelessness, especially those with complex and long-term needs, without preconditions such as sobriety, treatment, or service participation (2). A study conducted by Aubry and colleagues explored landlords' viewpoints when approached by individuals participating in a "Housing First Program"(3). The study found that landlords who engaged in housing vulnerable individuals encountered various challenges, including disruptive visitors, conflicts with other tenants in a condominium or apartment-style housing, inadequate maintenance of units resulting in both minor and major repairs, and heightened drug-related activities within the rental units (3). Despite these challenges, many surveyed landlords expressed a willingness to provide housing to vulnerable individuals (3).

However, they faced limited support from Mental Health Services and possessed inadequate knowledge on how to address concerns, particularly in cases that may lead to eviction proceedings (3). This approach stood in contrast to traditional approaches, where individuals had to meet certain criteria or complete programs before being offered permanent housing (3). While addressing landlords' primary concerns and hesitations as well as getting them more involved in housing vulnerable individuals, the project aimed to progress the Housing First model for immediate housing, low-barrier entry, support services, and harm reduction for all vulnerable individuals. Factors such as (un)employment and support play pivotal roles in determining one's housing 'success' in terms of homeownership or securing a place in the Private Rented Sector (PRS), particularly in the higher-end market (4). Affordability emerges as a prominent issue, with the PRS often being unattainable for many due to high rent levels, which are particularly problematic in hotspots or downtown areas (4). Moreover, low-income households, including those reliant on social security benefits, face increased vulnerability within the PRS, struggling to meet their housing costs and resorting to desperate measures to avoid rent arrears (4). While the flexibility of the PRS may seem appealing to young professionals, students, and migrant/seasonal workers, affordability issues persist even within these groups (4).

Despite the Housing First model gaining more acceptance, it is crucial to understand landlords' perspectives, especially regarding potential repercussions. While health and well-being are crucial and linked to secure housing, landlords face significant risks when accommodating vulnerable individuals who may lack access to adequate healthcare and support for their specific needs. In 2019, the Youth Action Research Revolution (YARR) conducted research in Montreal, Quebec, focusing on young people who had experienced homelessness (5). YARR aimed to understand how housing and healthcare systems could be improved to support these individuals effectively (5). Their findings emphasized the interconnection of housing and health care, highlighting that difficulties in accessing timely and appropriate health services were often linked to housing struggles (5). The research discovered points of failure and possibility in the existing systems (5). This research substantiates the Housing First model, highlighting the significance of landlord involvement in providing housing for vulnerable populations but also makes great note of better support programs for vulnerable individuals not to leave the onus of responsibility on the landlords themselves (5). Additional research has been conducted by Peng and their colleagues on the two different approaches of "Housing First" and "Treatment First," in

tackling homelessness among individuals with disabilities (6). The study reveals that Housing First programs, which prioritize providing permanent housing without requiring clients to meet certain housing readiness criteria, prove to be more successful in reducing homelessness and enhancing housing stability when compared to Treatment First programs or traditional treatment-based approaches (6). This finding is a particularly significant insight as it underscores the importance of addressing housing as a primary concern in aiding homeless populations with disabilities. However, the article also notes that while Housing First excels in housing stability, it does not lead to substantial additional health benefits in terms of physical and mental health outcomes and substance use compared to other approaches (6). This suggests that the approaches should be considered only by complementing each other. Therefore, the housing first model should be complemented with additional health-related interventions to improve overall well-being among homeless individuals with disabilities (6). This enhances the importance of understanding the needs of vulnerable populations first which can then be communicated to landlords to ease their concerns and reservations when renting to other marginalized communities.

As different factors affect the overall suitability that Landlords are looking for, landlords' preconceived attitudes towards renting to vulnerable populations can create bias against individuals with vulnerabilities and contribute to their reluctance to engage in such rental agreements. Research conducted by Clark, delves into landlords' perspectives regarding housing individuals with criminal backgrounds, with a specific focus on released criminal offenders (7). Furthermore, Clark identifies the specific types of criminal convictions that landlords may be more inclined to accept and make clear the factors influencing their willingness to rent to individuals with criminal histories overall offering valuable insights into landlords' diverse perspectives and their willingness to participate in housing vulnerable populations (7). These questions to address landlords' participation were fundamental to the project's mission, serving as guiding indicators to shed light on the challenges landlords encountered and to formulate strategies and recommendations that would effectively address these concerns.

By exploring the experiences and perspectives of landlords in the HKPR region, the project aimed to develop a significant understanding of the challenges they faced, ultimately promoting greater landlord participation in housing vulnerable populations. The purpose of this research project was to address the housing and homelessness issues prevalent in the HKPR

region by enhancing landlord participation in housing vulnerable individuals. The project employed a multifaceted approach to address these challenges, focusing on a combination of data collection, qualitative research methodologies, and collaboration with key stakeholders such as the HSJCC. The research commenced by conducting conversations with Landlords, seeking to gain insights into their concerns, challenges, and reservations related to renting to vulnerable populations. Simultaneously, surveys and statistical analyses were carried out to gather robust data. The research placed a strong emphasis on collaboration by involving experts and professionals from various fields to ensure a well-rounded understanding of the housing landscape.

Throughout this project, the goal was not only to identify the hurdles landlords faced but also to propose actionable recommendations and incentives that could bolster their involvement in providing housing for marginalized individuals. By collaborating with the HSJCC and employing comprehensive research methodologies, this project aspired to make a meaningful impact on the housing situation in the HKPR region, striving for a more inclusive and sustainable housing landscape.

### **Methodology**

The research employed a mixed-methods approach to gather comprehensive insights into landlords' perspectives on renting to vulnerable individuals in the HKPR region. The methodology included survey distribution, in-depth, semi-structured interviews, expert consultations, and collaboration with the Human Services and Justice Coordinating Committee (HSJCC). Throughout and prior to the commencement of the project and research, ethical reviews and considerations were employed ensuring a systematic, safe, and thorough data collection process.

After a thorough ethics review and consideration, surveys were developed to collect quantitative data on landlords' perspectives. The survey questions were crafted to delve into landlords' experiences, perceptions, and attitudes regarding renting to vulnerable populations. They were structured to gather detailed information that would unveil trends and preferences related to housing vulnerable individuals.

Firstly, demographic questions were posed, aimed at understanding the types of properties managed by landlords, the regions they operated in, and the scale of their property management business. This context was crucial for interpreting their responses and allowed for

comparisons across different demographics. Next, questions about experience with vulnerable individuals sought to identify landlords' past interactions with such tenants. By asking for examples of both positive experiences and challenges faced, the survey aimed to uncover the complexities of their interactions with vulnerable tenants and allow the landlords to be open about their experiences. These questions were left as open-ended boxes so as not to invoke leading bias or limit the range of responses that were collected possibly skewing the data. Subsequently, the landlords were asked questions regarding the Housing First model, the questions assessed landlords' familiarity with the model and their perceptions of its effectiveness. The survey also inquired about their willingness to implement elements of the model in their rental practices, offering insights into their openness to shift approaches in housing vulnerable populations. Exploring concerns and barriers, the survey aimed to uncover landlords' specific apprehensions when considering renting to vulnerable individuals. By soliciting examples of situations where concerns arose and how they were managed, the survey sought to understand the practical challenges landlords faced in this context. Incentives and support were also examined, with questions exploring the role of incentives and support mechanisms in encouraging landlords to rent to vulnerable individuals. By asking about the effectiveness of tax or monetary benefits and the types of incentives that would be most appealing, the survey aimed to identify potential strategies for incentivizing landlords. Additionally, questions on collaboration and information sought to assess landlords' interest in collaborating with local organizations or government agencies to enhance their ability to provide housing for vulnerable individuals. By inquiring about their current sources of information and their willingness to participate in workshops or training sessions, the survey aimed to understand the potential for collaboration and capacity-building in this area. The final open-ended question provided landlords with an opportunity to share any additional insights or perspectives on renting to vulnerable individuals. This question allowed for a more nuanced understanding of their experiences and viewpoints, complementing the more structured questions in the survey.

Overall, these survey questions were designed to gather comprehensive and detailed information about landlords' experiences and attitudes toward renting to vulnerable populations. The responses to these questions provided valuable insights into the challenges and opportunities in housing vulnerable individuals and will inform future strategies for improving housing outcomes for this population. The surveys were designed to be accessible, with participants given

the option to complete them online or in person based on their preferences. The surveys were first drafted and reviewed by the Human Services and Justice Coordinating Committee and then distributed to over 150 different Landlords and organizational bodies. Surveys that were distributed to select landlords were made in an effort to reach a diverse range of participants such as different age groups, ethnicities, socioeconomic statuses, geographic locations, and professional experiences. It was also intended to include individuals with diverse perspectives, attitudes, and levels of familiarity with renting to vulnerable populations. The completion rates for each survey were monitored to gauge participant engagement.

Following the survey distribution, participants selected directly from the survey responses were invited to participate in in-depth, semi-structured interviews. These interviews addressed participants' concerns, challenges, and reservations regarding renting to vulnerable individuals. The interviews provided a platform for participants to share personal insights and experiences, contributing to a more nuanced understanding of the topic. Interviews were conducted via zoom or by phone with scheduling flexibility to accommodate participants' availability. Each interview lasted approximately 20-25 minutes, and participants were assured of confidentiality and anonymity by completing all necessary documentation under the Research and Ethics Review Board at Trent University. All interviews were recorded with the consent of the participants and transcribed for analysis.

Throughout the research process, expert consultations were had with professionals from fields such as those from organizations helping the vulnerable population to find housing and landlords dealing directly with the vulnerable population help contribute valuable insights into the concerns that landlords have in their participation in housing vulnerable people. Additionally, the research involved regular collaboration with the Human Services and Justice Coordinating Committee (HSJCC). Monthly meetings with the HSJCC provided ongoing guidance and expertise, ensuring that the research remained aligned with real-world practices and enriched with practical insights.

### **Mitigation of Bias Ethical & Safety Considerations**

A multifaceted approach was employed to mitigate bias throughout the data collection and analysis process, ensuring the validity and integrity of the study.

To begin with, the survey design was crafted to maintain a balanced and neutral tone. The language used in the surveys was carefully selected to avoid leading or suggestive questions that

could potentially bias participants' responses. This approach aimed to elicit genuine and unbiased opinions from the participants, providing a solid foundation for the study's findings. This was also done under the guidance of the Hsjcc. In addition, the interview protocol was designed to allow participants to freely share their perspectives without feeling influenced or pressured. Open-ended questions were used to encourage a wide range of responses, ensuring that all viewpoints were captured and considered during the analysis phase. This approach helped to uncover nuanced insights into landlords' attitudes toward renting to vulnerable populations. Efforts were also made to ensure a diverse range of participants in the study. Landlords with varying levels of experience and attitudes toward renting to vulnerable populations were included to capture a broad spectrum of opinions and concerns. This diversity helped to provide a comprehensive understanding of the challenges and opportunities in housing vulnerable individuals in the HKPR region. The data analysis process was another critical aspect of bias mitigation in the study. Thorough and systematic coding of interview transcripts and survey responses was conducted to ensure the objectivity of the analysis.

This research project incorporated several ethical and safety considerations that were paramount in ensuring its successful and responsible execution. First and foremost, the principles of informed consent were rigorously followed. Prior to conducting interviews and surveys, all participants, including landlords, were provided with clear information about the research objectives and procedures. Informed consent was obtained from each participant, ensuring they understood the purpose of the research and their role in it.

The privacy and confidentiality of all participants, especially landlords and those speaking as experts on the varied needs of vulnerable individuals, were a central focus. All data and information collected were treated with strict confidentiality, and personal information was anonymized to prevent the identification of any participants. Upholding the principles of non-discrimination was another critical ethical consideration, ensuring that no participants were treated unfairly based on their protected characteristics, such as race, gender, or health status. To ensure maximum safety and ethical considerations, an application from the primary investigator was conducted through Trent's Office of Research and Innovation and went through a double revision process.

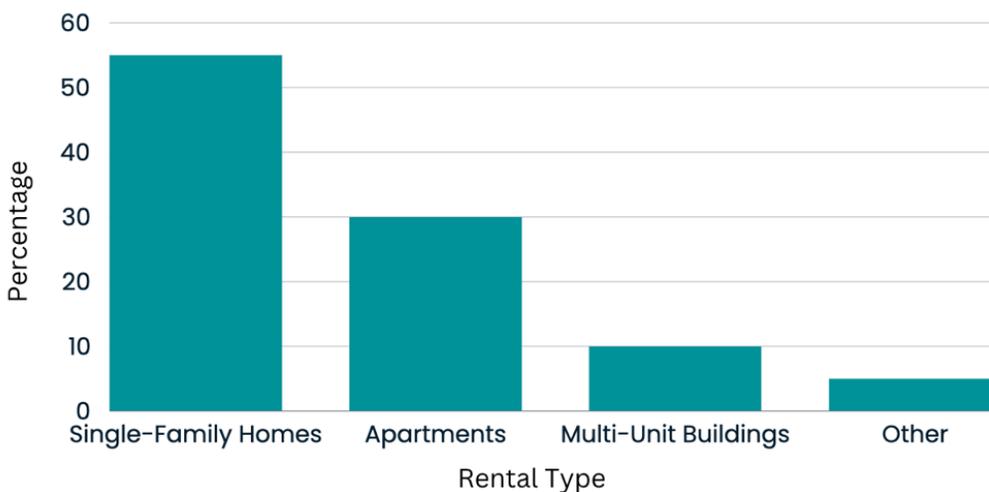
Safety considerations also played a pivotal role throughout the project. Implemented strategies guaranteed that no harm financially, physically, or socially came to these landlords or

any individual because of their participation in the project. Additionally, it was ensured that a safe location was selected with accommodated meeting times. Data security measures were implemented to safeguard the collected data, including secure storage and access restrictions. These ethical and safety considerations were meticulously addressed to ensure that the research project was conducted responsibly and with the utmost care for all involved parties.

In summary, the research was structured to mitigate bias throughout the study, ensuring the validity and integrity of the research findings. The careful design of surveys and interview protocols, diverse participant selection, rigorous data analysis, and adherence to ethical considerations were central to the success of the study. These strategies provided a robust framework for understanding landlords' perspectives on renting to vulnerable individuals in the HKPR region.

## Results/Major Findings

### *Surveys and Interviews*

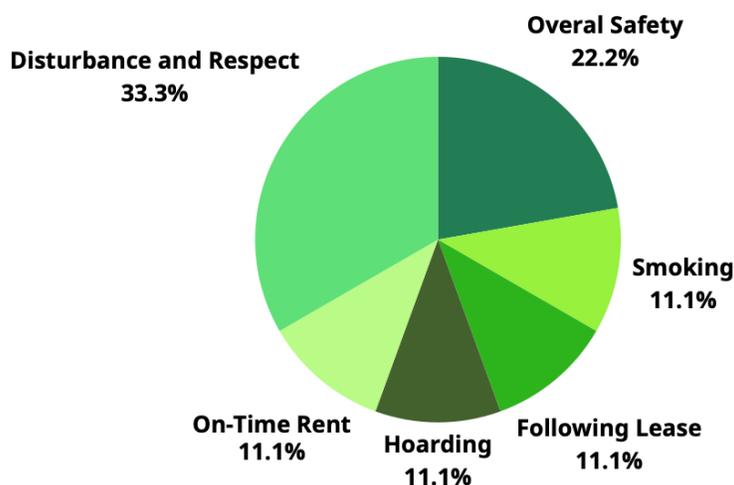


*Figure 1: Rental Unit Type of Surveyed Landlord Responses*

The research provides a nuanced understanding of landlords' perspectives on renting to vulnerable populations in the HKPR region. After over 150 surveys were distributed 32 Survey responses were received, depicting a 21% response rate. Survey results on demographic data reveal that the majority of respondents manage single-family homes (55%), as noted in Figure 1. Apartments (30%) and multi-unit buildings (10%) are also commonly managed, highlighting the

diverse housing options available. This distribution underscores the need for tailored support and resources to address the unique challenges associated with different housing types. Additionally, the survey highlights that landlords oversee properties across various regions, including Haliburton, Hamilton, London, and others. This geographical spread emphasizes the need for localized support services and policy interventions to address the specific needs of vulnerable populations in different regions.

In terms of experience with vulnerable individuals, around 70% of respondents reported renting to them. This indicates a significant level of engagement with this population and suggests a willingness among landlords to provide housing for vulnerable individuals. Positive experiences, such as improved stability and successful tenancies, were commonly cited, indicating the potential benefits of renting to vulnerable populations.



*Figure 2: Major Landlord Concerns Categorized when Renting to Vulnerable Populations*

Despite these positive experiences, landlords also face challenges when renting to vulnerable individuals. Financial issues, property damage, and behavioural issues were identified as major common concerns (Figure 2). Landlords expressed various concerns and challenges when renting to vulnerable individuals, including financial issues, property damage, and behavioral issues. Financial issues were a significant concern, as landlords reported difficulties with rent reliability and payment issues. Some landlords mentioned encountering situations where tenants were unable to pay rent on time, leading to financial strain for the landlord. Additionally, property damage was a common issue, with landlords noting instances of damage

to the property by tenants. This could include anything from minor damage to more significant issues that require costly repairs. Landlords frequently cited property damage as a significant concern when renting to vulnerable individuals. Specific examples of property damage mentioned included smoking indoors, which can lead to lingering odours, staining, and damage to walls and furnishings. Other instances of property damage included hoarding, where excessive accumulation of belongings can lead to safety hazards and damage to the property. Landlords also noted issues such as damage to fixtures and fittings, which can occur due to misuse or neglect. These examples highlighted the challenges landlords faced in maintaining their properties and ensuring they remain safe and habitable for tenants. Addressing these issues requires proactive measures such as regular property inspections, clear communication with tenants about expectations regarding property maintenance, and providing support and resources to help tenants address any underlying issues that may contribute to property damage. Landlords had noted that vulnerable individuals who were tenants were not communicating when the property had been damaged therefore causing further damage and financial loss.

Behavioral issues were also cited as a challenge when renting to vulnerable individuals. Landlords reported concerns about disruptive behavior and conflicts with neighbors. Some landlords mentioned instances where tenants engaged in disruptive or antisocial behavior, causing disturbances in the community. Addressing these behavioral issues can be challenging for landlords, as they may not always have the resources or expertise to handle such situations effectively. These challenges highlight the need for support mechanisms, such as financial incentives and training programs, to help landlords address these issues effectively.

The Housing First model, an innovative approach to homelessness intervention, was familiar to 80% of respondents. However, only 40% believed it to be highly effective in addressing homelessness. This discrepancy suggests a need for greater education and awareness about the model's benefits and potential impact on housing vulnerable populations. Some landlords expressed skepticism about the Housing First model's ability to address homelessness effectively. They raised concerns about the feasibility and practicality of implementing the model in their rental practices. For example, landlords noted that the model's emphasis on providing immediate and unconditional housing, while prioritizing client autonomy and low-barrier entry, may pose challenges in terms of property management and tenant selection. Additionally, landlords highlighted concerns about the cost implications of implementing the Housing First

model. They noted that providing housing and supportive services to vulnerable populations could be a financial burden, especially for small-scale landlords with limited resources. Some landlords also expressed doubts about the model's long-term sustainability, questioning whether it would lead to positive outcomes for both tenants and landlords in the long run.

Regarding incentives and support, respondents were generally open to participating in housing vulnerable individuals if they were to receive tax or other monetary benefits. However, many landlords noted that the perceived benefits were outweighed by the potential risks and challenges associated with renting to vulnerable populations. For example, some landlords mentioned that a small tax benefit would not be worth the financial, mental, or safety risks that it would pose. They expressed concerns about potential property damage, late or missed rent payments, and disruptive behaviour, which could result in financial losses and stress. Additionally, landlords noted that providing housing to vulnerable populations often requires additional resources and support, which may not be adequately addressed by tax incentives alone. While landlords were open to the idea of incentives, they emphasized the importance of ensuring that the incentives are meaningful and proportional to the risks and challenges involved in renting to vulnerable individuals.

During the in-depth interviews, landlords expressed frustration with the eviction process, particularly when dealing with tenants who were causing disturbances or issues. They described how the current legal framework often makes it challenging to evict problematic tenants, even when there is clear evidence of misconduct. Landlords noted that the eviction process is time-consuming, costly, and bureaucratic, requiring them to navigate complex legal procedures and meet stringent requirements. Landlords discussed instances where they had to deal with tenants who were engaging in disruptive behavior, such as noise complaints, property damage, or illegal activities. They explained that despite having evidence of these behaviors, they faced significant obstacles in evicting these tenants. They mentioned that the burden of proof required to evict a tenant is often high, and even when they are able to provide evidence, the process can be lengthy uncertain and costly as one landlord had noted that they even stopped paying rent for multiple months on end while the eviction was under review with the Landlord Tenant board. Furthermore, landlords highlighted the impact of these challenges on their ability to provide safe and secure housing for vulnerable populations. They expressed concern that their inability to

effectively address problematic tenants could deter them from renting to vulnerable individuals, as they fear being unable to protect their properties and other tenants from potential harm.

Overall, landlords stressed the need for reforms to the eviction process to make it more efficient and effective in dealing with problematic tenants. They suggested that streamlining procedures, providing better access to legal support, and establishing clearer guidelines for eviction could help address these challenges and ensure that landlords can maintain safe and secure housing for all tenants, including vulnerable populations.

### ***Residential Tenancies Act of 2006***

The Residential Tenancies Act of 2006 governs the relationship between landlords and tenants in Ontario, outlining the rights and responsibilities of both parties (8). However, landlords in the HKPR region noted several challenges and limitations with the Act, which impacted their ability to effectively manage their rental properties. One key issue was the perceived lack of specific provisions within the Act to address the unique challenges faced by landlords renting to vulnerable populations. Landlords felt that the Act did not adequately account for the complexities of managing properties housing vulnerable individuals, such as those with mental health issues or addiction challenges. This lack of specificity made it difficult for landlords to enforce rules and regulations tailored to the needs of these populations, leading to potential conflicts and difficulties in maintaining a safe and secure living environment. Another major concern raised by landlords was the limited resources available to support them in managing properties housing vulnerable populations. Landlords noted that they often faced challenges in accessing timely and effective support services, such as mental health and addiction resources, for their tenants. This lack of support not only impacted their ability to provide adequate care for vulnerable tenants but also placed them at risk of financial loss due to property damage or unpaid rent. Additionally, landlords expressed frustration with the perceived risk of financial loss associated with renting to vulnerable populations. They noted that the Act did not provide sufficient protections or mechanisms to address situations where tenants caused property damage or failed to pay rent. This financial risk, coupled with the challenges of enforcing rules and accessing support services, made it increasingly challenging for landlords to provide housing for vulnerable individuals. Overall, landlords felt that the Residential Tenancies Act of 2006 did not adequately address the unique challenges and risks associated with renting to

vulnerable populations. They highlighted the need for amendments to the Act to provide greater clarity, support, and protection for landlords managing properties housing vulnerable individuals.

### ***Lack of Support & Education***

Landlords in the HKPR region expressed frustration over the lack of support and resources available to them when managing properties housing vulnerable populations. One key issue raised was the complexity of the needs of vulnerable tenants, including mental health issues, addiction challenges, and social isolation. Landlords noted that they often lacked the resources and expertise to effectively address these complex needs, leading to difficulties in providing appropriate care and support for their tenants. This lack of support was exacerbated by a general lack of knowledge and training among landlords on how to manage properties housing vulnerable populations. Landlords expressed a need for more comprehensive training programs that would equip them with the skills and knowledge needed to effectively manage these properties. Additionally, landlords cited legal uncertainty as a barrier to providing housing for vulnerable individuals, noting that they often felt unsure about their rights and obligations under the Residential Tenancies Act. This uncertainty made it difficult for landlords to enforce rules and regulations and protect their interests. Furthermore, landlords highlighted the need for better risk management strategies when renting to vulnerable populations. They noted that the lack of support and resources often left them exposed to financial risk, such as property damage or unpaid rent. Landlords emphasized the importance of having access to resources that would help them mitigate these risks, such as insurance options tailored to properties housing vulnerable populations. Overall, landlords felt that the lack of support, knowledge, and resources hindered their ability to provide safe and stable housing for vulnerable individuals. They called for increased support from government agencies, community organizations, and industry stakeholders to address these challenges and improve outcomes for both landlords and tenants.

### **Discussion**

The findings yielded valuable insights into the perspectives and experiences of landlords in the Haliburton, Kawartha, Pine Ridge (HKPR) region when renting to vulnerable populations. The survey results indicate that while there is a willingness among landlords to rent to vulnerable individuals, they also face significant challenges and concerns. These challenges include financial issues, property damage, and behavioral issues.

One of the key challenges reported by landlords is the reliability of rent payments from vulnerable tenants. Research by Pleace and Baptista (2017) suggests that financial instability among vulnerable populations, such as those experiencing homelessness or mental health issues, can lead to difficulties in meeting rent obligations (9). This can result in financial strain for landlords, especially those who rely on rental income for their livelihood. To address this challenge, landlords may benefit from financial literacy programs tailored to vulnerable populations, helping them better manage their finances and meet rent obligations (9). Additionally, partnerships between landlords and social service agencies can provide support and resources to help tenants maintain stable income sources, such as through employment assistance programs (10). Therefore taking the strain and responsibility away from landlords to be the main support for these vulnerable tenants.

Property damage is another significant concern for landlords renting to vulnerable populations. Research by Clark (2018) suggests that individuals with mental health issues or substance use disorders may be more likely to engage in behaviors that result in property damage, such as hoarding or neglecting property maintenance (11). To mitigate this risk, landlords can implement regular property inspections and maintenance checks to identify and address issues early on. Providing tenants with clear guidelines and expectations regarding property care and maintenance can also help prevent damage. Additionally, partnerships with community organizations that offer support and resources for tenants with mental health or substance use issues can help address underlying causes of property damage (Smith, 2017). Similarly, in a study completed by Dillahunt and their colleagues, an investigation was done into understanding conflicts between landlords and their tenants specifically with energy use negotiations and how communicating these issues may be challenging, especially for vulnerable groups and populations (12). As many landlords expressed the desire for more education programs, those dealing with issues about how to manage those who struggle with mental health, or substance abuse may better the lines of communication – having landlords understand the challenges their tenants are facing will better the Landlord’s communication efforts to know how to discuss topics such as property damage and maintenance that may be more challenging for the tenant to understand.

Behavioral issues, such as disruptive behavior or conflicts with neighbors, can pose challenges for landlords renting to vulnerable populations. Research by Pleace et al. (2020)

suggests that individuals experiencing homelessness or mental health issues may be more likely to exhibit disruptive behaviors, which can impact the well-being of other tenants and the community (13). To address this challenge, landlords can work with social service agencies and mental health professionals to develop individualized support plans for tenants exhibiting behavioral issues. Providing training for landlords on conflict resolution and de-escalation techniques can also help them effectively manage challenging situations (11). Providing training for landlords on conflict resolution and de-escalation techniques can significantly improve their ability to manage challenging situations with tenants, especially those from vulnerable populations (11). This training would start by helping landlords understand the nature of conflicts that can arise in rental properties, exploring common causes such as misunderstandings and differing expectations. Landlords would then learn effective communication techniques, including active listening and empathetic communication, to prevent conflicts from escalating. They would also be trained in conflict resolution strategies such as negotiation and mediation, as well as de-escalation techniques for handling tense situations (11). Additionally, the training would cover legal considerations under the Residential Tenancies Act to help landlords navigate the legal framework effectively. Role-playing exercises and simulations would be included to reinforce learning, allowing landlords to practice applying these techniques in realistic scenarios (11). Furthermore, this training would not only improve landlords' ability to manage conflicts but also contribute to positive relationships with tenants and improved outcomes for both parties involved. By implementing targeted interventions and collaborating with community partners, landlords can better support vulnerable tenants and create safer and more stable housing environments.

One of the key findings of this research is the discrepancy between landlords' awareness of the Housing First model and their perceptions of its effectiveness. While the majority of respondents were familiar with the model, only a minority believed it to be highly effective in addressing homelessness. This finding suggests a need for greater education and awareness about the benefits of the Housing First model among landlords, as well as more targeted efforts to address their concerns and misconceptions about its feasibility and practicality. Addressing landlords' perceptions of the Housing First model requires a multifaceted approach that combines education, outreach, and tailored support (14). First, there is a need for targeted educational campaigns aimed at increasing landlords' awareness of the model's benefits and effectiveness in

addressing homelessness (14). These campaigns should highlight successful case studies and outcomes achieved through the Housing First approach, emphasizing its ability to provide stable housing and support services to vulnerable populations (14). Such efforts can help dispel misconceptions and alleviate concerns among landlords regarding the feasibility and practicality of implementing the model in their rental practices (14). Second, it is essential to provide landlords with access to resources and support services that facilitate the implementation of the Housing First model. This includes training programs on how to effectively manage properties housing vulnerable populations, including those with mental health and addiction challenges (15). Landlords should also be provided with information on available community resources and support services that can assist them in addressing the complex needs of their tenants. By equipping landlords with the necessary tools and knowledge, they can better understand the Housing First model and its potential impact, leading to more positive perceptions and attitudes toward its effectiveness. Furthermore, engaging landlords in the development and implementation of housing policies and programs can help address their concerns and ensure that their perspectives are taken into account. This can be done through regular consultations and forums where landlords can provide feedback and suggestions for improving the implementation of the Housing First model (15). Involving landlords in the decision-making process can help build trust and collaboration between landlords, government agencies, and community organizations, ultimately leading to more successful outcomes for all stakeholders involved (15). Addressing landlords' perceptions of the Housing First model requires a broader approach that combines more specific support tailored to individual needs. Increasing landlords' awareness of the model's benefits, providing them with the necessary tools and resources, and engaging them in the decision-making process, can help improve their perceptions of the model's effectiveness and facilitate its successful implementation in addressing homelessness.

The research also highlights the limitations of the Residential Tenancies Act of 2006 in addressing the unique challenges faced by landlords renting to vulnerable populations. Landlords expressed frustration with the Act's lack of specific provisions and support for managing properties housing vulnerable individuals, indicating a need for amendments to provide greater clarity and protection for landlords. Landlords in the HKPR region have highlighted several limitations of the Residential Tenancies Act of 2006 (RTA) in addressing the unique challenges they face when renting to vulnerable populations. One major issue is the perceived lack of

specific provisions within the RTA that protect landlords and provide support for managing properties housing vulnerable individuals (8). Landlords have noted that the RTA does not adequately address the complexities of managing properties for vulnerable tenants, such as those with mental health issues or addiction challenges. This lack of specificity in the RTA makes it difficult for landlords to enforce rules and regulations tailored to the needs of these populations, leading to potential conflicts and difficulties in maintaining a safe and secure living environment (8).

Specific provisions of the RTA that landlords have identified as lacking or insufficient include those related to eviction processes and property damage (8). Landlords have expressed frustration with the current eviction process, which they perceive as time-consuming, costly, and bureaucratic. The process typically involves several steps, each of which can contribute to the overall length and complexity of the process. Firstly, landlords are required to provide tenants with a notice of termination, which specifies the reason for the eviction and the date by which the tenant must vacate the premises (8). The length of this notice period can vary depending on the reason for eviction, such as non-payment of rent or breach of the tenancy agreement (8). If the tenant does not vacate the premises by the specified date, the landlord must then file an application for eviction with the Landlord and Tenant Board (LTB) (8). The LTB will then schedule a hearing to adjudicate the matter, which can further prolong the process. During the hearing, both the landlord and the tenant have the opportunity to present their case, including any evidence or witnesses (8). The adjudicator will then make a decision based on the evidence presented and the relevant provisions of the Residential Tenancies Act (8). If the adjudicator rules in favor of the landlord, they will issue an eviction order, specifying the date by which the tenant must vacate the premises (8). If the tenant still does not leave, the landlord must then apply for a sheriff's eviction, which involves scheduling a date for the sheriff to physically remove the tenant from the property (8). Several factors can contribute to the length and cost of the eviction process. This can be the backlog of cases at the LTB can lead to delays in scheduling hearings, prolonging the process for both landlords and tenants or additionally, the legal fees associated with filing an application for eviction and representing oneself at the hearing can be costly for landlords, especially if the process is prolonged. The perceived bureaucratic nature of the eviction process stems from the formal legal procedures and requirements that must be followed, as well as the need to adhere to the timelines and guidelines set out in the Residential

Tenancies Act (8). Landlords may find the process complex and challenging to navigate, particularly if they are unfamiliar with the legal requirements and procedures involved. Efforts to streamline the process and provide more support for landlords navigating the eviction process may help address some of these challenges and improve outcomes for both landlords and tenants. Many responses from landlords also stated that they felt that the burden of proof required to evict a tenant is often high, and even when they can provide evidence of misconduct, the process can be lengthy and uncertain. This uncertainty and perceived unfairness in the eviction process make it challenging for landlords to effectively manage their properties and protect their interests therefore not wanting to engage in the entire process in the first place. Although gaining more education surrounding the eviction process may be beneficial, this may still be a deterrent for landlords as the process is still extremely complicated and lengthy. Landlords have also noted that the RTA does not provide sufficient protections or mechanisms to address situations where tenants cause damage to property or fail to pay rent. They feel that the RTA should include clearer guidelines and provisions that allow them to enforce rules and regulations and protect their properties from damage or financial loss. Without these protections, landlords may be hesitant to engage in renting to vulnerable populations, as they fear being unable to address issues that may arise and protect their investments. The findings of this research are consistent with previous studies that have identified similar issues with the RTA. For example, Smith (2017) conducted a study on the challenges faced by landlords in Ontario and found that many landlords felt that the RTA did not adequately protect their interests (16). Landlords cited similar concerns about the eviction process, property damage, and lack of support for managing properties housing vulnerable populations. Landlords in the HKPR region have highlighted the limitations of the Residential Tenancies Act of 2006 in addressing the unique challenges they face when renting to vulnerable populations confronting these limitations and amending the RTA to provide greater clarity and protection for landlords may help encourage more landlords to engage in renting to vulnerable populations and improve outcomes for both landlords and tenants.

Another key finding of this research is the lack of support and education available to landlords managing properties housing vulnerable populations. Landlords noted that they often lacked the resources and expertise to effectively address the complex needs of their tenants, highlighting the need for more comprehensive training programs and support services.

Landlords' expressing a need for more support and education highlights critical gaps in the current system. These gaps not only hinder their ability to effectively manage properties housing vulnerable populations but also impact their willingness to rent to such individuals. The lack of tailored support for different vulnerable groups creates challenges in addressing the diverse needs of tenants, potentially leading to misunderstandings and conflicts. Encouraging landlords to rent to vulnerable populations begins with several steps that first make them feel comfortable and confident with the individual needs that the vulnerable individuals or groups require. This would include a need for comprehensive training programs that provide landlords with the knowledge and skills to understand and address the specific needs of different vulnerable groups. These programs should also offer guidance on effective communication strategies and conflict-resolution techniques (17). As well, there is a need for better risk management strategies, including insurance options tailored to properties housing vulnerable populations [18]. These options would help landlords mitigate financial risks associated with property damage or unpaid rent, thereby increasing their willingness to rent to vulnerable populations.

While this research provides valuable insights into landlords' perspectives on renting to vulnerable populations in the HKPR region, several limitations should be noted. One significant limitation is the hesitancy observed among landlords and organizations to share their true thoughts and feelings. This hesitancy likely stems from the stigma and prejudice surrounding the topic of renting to vulnerable populations. Although many of the Landlords do want to help, they do not want to be perceived in a negative light when voicing their opinions as to why they are not interested or will no longer engage in renting to vulnerable populations and marginalized individuals (16). Despite this issue being a bias that is created in our communities and may not be able to be addressed, we may be able to mitigate this limitation in future research, by making efforts to create conversations rather than surveys. Landlords who engage in more supportive environments may be more likely to express their views openly and honestly. This could involve building trust with landlords, ensuring confidentiality, and providing assurances that their perspectives will be valued and respected. The hesitancy surrounding discussions of renting to vulnerable individuals among landlords stemmed from various factors, contributing to the overall challenge of recruitment for surveys and interviews. One significant factor was the attitudes and preconceptions held by many landlords regarding vulnerable populations. Some landlords, without intention, held stereotypes or biases about individuals facing housing insecurity, such as

assumptions about their reliability as tenants or concerns about potential risks associated with renting to them - linking unrelated challenges faced by landlords such as smoking concerns to vulnerable individuals as a reason not to rent to them. Furthermore, many landlords had already established firm stances or policies regarding renting to vulnerable individuals based on past experiences or perceived risks. These experiences might have included instances of non-payment of rent, property damage, or other challenges associated with tenancies involving vulnerable populations (16). As a result, landlords may have been hesitant to engage in discussions that could potentially challenge or scrutinize their existing beliefs or practices. Additionally, the sensitive nature of discussions surrounding vulnerability and housing insecurity may have contributed to landlords' hesitancy to participate in surveys or interviews. Landlords may have been reluctant to discuss their rental practices or experiences with vulnerable individuals out of concern for inadvertently disclosing confidential information or being perceived as insensitive or discriminatory (16). Moreover, the broader social and political context surrounding housing affordability and homelessness may have influenced landlords' willingness to engage in discussions about renting to vulnerable individuals. In regions that are already struggling with a housing crisis or limited affordable housing options such as HKPR, landlords may have felt heightened pressure or scrutiny regarding their role in addressing these challenges, further complicating discussions about renting to vulnerable populations. Overall, addressing the hesitancy surrounding discussions of renting to vulnerable individuals required sensitivity and a willingness to engage in open dialogue with landlords. Overcoming preconceptions and creating trust were essential steps in encouraging participation and gaining meaningful insights into landlords' perspectives and experiences within the rental housing sector.

Another limitation of this research is the sample area. The study focused solely on the HKPR region, which may limit the generalizability of the findings to other regions. Although we were looking directly at this region future research should consider expanding the sample area to include a more diverse range of regions and communities. This would allow for a more comprehensive understanding of landlords' perspectives across different contexts and settings. Even though this project was limited to the HKPR communities, there was noted to be a great deal of diverse demographic populations with those involved in many different rental units such as single buildings, condos, organizations with landlord engagement, and extensive multi-unit buildings.

Importantly, there is a sample bias to consider in this research. The responses were only collected from landlords who were interested in participating, which may have led to a biased sample. Landlords who are not interested in discussing the topic of renting to vulnerable populations may hold different perspectives and experiences that were not captured in this study. As there is still great stigma around renting to vulnerable populations there is still major work to be done to engage landlords in the discussion. To mitigate this bias in future research, efforts should be made to reach out to a broader range of landlords and provide more in-person case study sessions to understand the perspectives of those who may not be as comfortable sharing their responses.

While this research provides valuable insights into landlords' perspectives on renting to vulnerable populations, it is important to acknowledge and address these limitations in future studies. By doing so, we can ensure that our research is more inclusive, comprehensive, and reflective of the diverse experiences and perspectives of landlords across different regions and communities.

### ***Implications and Recommendations***

The findings of this research have significant implications for policy and practice in addressing homelessness and housing for vulnerable populations. Firstly, there is a clear need for greater education and awareness among landlords about the benefits of the Housing First model. To address this, comprehensive educational materials and training programs should be developed specifically for landlords. These materials should aim to dispel common misconceptions and concerns about the model and highlight its effectiveness in providing stable housing for vulnerable individuals. Additionally, efforts should be made to engage with landlord associations and industry stakeholders to promote the model and encourage its adoption.

Secondly, there is a pressing need for amendments to the Residential Tenancies Act of 2006 to better support landlords renting to vulnerable populations. Specific provisions should be introduced to address the unique challenges faced by landlords, such as providing clearer guidelines for evictions and protections against property damage. Additionally, there should be better access to legal support and resources for landlords dealing with difficult tenants. These amendments would help alleviate some of the concerns and challenges faced by landlords and create a more supportive environment for renting to vulnerable populations.

Furthermore, there is a need for more comprehensive support and education for landlords managing properties housing vulnerable populations. This could involve developing training programs and resources that provide landlords with the necessary tools and expertise to effectively address the complex needs of their tenants. These programs should include training on conflict resolution and de-escalation techniques, as well as access to resources that can help landlords mitigate financial risks, such as insurance options tailored to properties housing vulnerable populations. A possible resource that could be created could be something similar to the guide provided by the City of Hamilton, titled "Eviction Prevention." This resource offers a comprehensive overview of eviction prevention strategies, particularly within the context of social housing in Ontario, Canada, with a specific emphasis on the city of Hamilton (10). This resource would be useful in the HKPR community as it addresses key issues related to housing affordability and eviction, which are central concerns when dealing with homeless and vulnerable populations. The guide acknowledges the challenges that people with very low incomes face in securing affordable housing, highlighting that many evictions occur primarily due to rent non-payment (19). This information is particularly valuable as it creates a critical link between housing affordability and homelessness. Furthermore, the guide provides a roadmap for housing providers to develop and enhance eviction prevention policies and practices (19). Implementing a resource such as this could be instrumental as it offers actionable insights and strategies for preventing homelessness among vulnerable populations. It underscores the significance of successful tenancies in fostering stable communities and reducing operational costs for housing providers (19). The guide specifically outlines strategies that landlords can employ when renting to low-income and vulnerable individuals (19). These strategies include enhanced communication, rent repayment methods, and education and training initiatives (19). This resource for landlords holds the potential to inform and guide interventions aimed at preventing homelessness among similar populations while addressing the reservations that landlords may be facing when pondering the idea of renting to vulnerable individuals. Moreover, the guide goes beyond theoretical suggestions and provides practical tools and templates for housing providers to effectively implement eviction prevention practices (19). This hands-on approach aligns with the practical needs of the HKPR communities of offering actionable resources to tackle immediate eviction practices for landlords and vulnerable tenants. Finally, the guide emphasizes the importance of compassion and consistency in dealing with tenants facing

eviction risks (19). This is a critical aspect of the current research as it puts greater importance on the humane and empathetic approach required when working with homeless or at-risk populations rather than resorting to quick eviction practices that landlords tend to gravitate towards with any issue that may arise as noted within the guide (19).

Future studies should expand on this research by exploring the effectiveness of different support and education programs for landlords. These studies should include a research design that involves repeated observations or measurements over an extended period. These types of studies are valuable for understanding changes or trends over time. A new study should be conducted to track the long-term impact of support and education programs on landlords' attitudes and behaviors toward renting to vulnerable populations. Additionally, future studies could examine the role of government incentives and policies in encouraging landlords to rent to vulnerable populations, as well as the impact of these policies on housing outcomes for vulnerable individuals. Addressing these recommendations and conducting further research will aid in changes to policies in the long-term goal within the Residential Tenancies Act therefore helping create a more supportive and inclusive housing environment for vulnerable populations.

In conclusion, this research provides valuable insights into the perspectives and experiences of landlords in the HKPR region regarding renting to vulnerable populations. The findings highlight the challenges and concerns faced by landlords, as well as the need for tailored support and resources to address these issues. The research also underscores the importance of greater education and awareness about the benefits of the Housing First model among landlords, as well as more targeted efforts to address their concerns and misconceptions. Additionally, the findings highlight the limitations of the Residential Tenancies Act of 2006 in addressing the unique challenges faced by landlords renting to vulnerable populations, indicating a need for amendments to provide greater clarity and protection for landlords. In full scope, the research aimed to contribute to our understanding of the challenges and opportunities associated with renting to vulnerable populations and works to provide insights for policymakers, service providers, and landlords.

There is a current housing crisis, and understanding how to incentivize more landlords to participate in renting to vulnerable and marginalized populations is crucial. However, many landlords have major concerns and reservations, particularly regarding the perceived imbalance between risks and rewards. To address this, more opportunities for research and dialogue like this

study are needed to allow landlords to express their concerns and for actions to be taken based on these insights. This research contributes to the ongoing discourse on housing access and highlights the importance of engaging landlords in finding solutions to address the housing crisis and support vulnerable populations.

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