



WUSA Housing Report

Jaskaran Dhillon, Aisha Shibli, Muriuki Njonjo,
Teresa Tan, Amelia Cammy, Jordan Daniels

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Key Takeaways

- 42% of all purpose-built student-specific housing in Canada is in the City of Waterloo, where 84% of WUSA Housing Survey respondents live. Housing survey respondents (1,500+ undergraduates) overwhelmingly (85%) rent housing and do not live with family members (67%).
- Many students (43%) experience 1-2 maintenance issues per term and only 10% of respondents never have a major issue per term. Common issues include lack of heating or ventilation systems, poor water quality, and weathering of doors and/or windows. In addition, students indicated they are not likely to report these issues to the proper municipal authorities.
- Cost of housing in the region is increasing every year, and is of great concern to students. 72.5% of respondents said cost is an important factor when looking for housing. Additionally, approximately 70% of students spend over 30% of their monthly budget on housing.
- For housing covered under the Residential Tenancies Act (most Waterloo housing), landlords are required to use the Ontario Standard Lease, but only 15% of students said it had been used with them. 70% of those leases also had additional (illegal) clauses added that the majority of students didn't know were illegal. Awareness of tenant rights is of major concern.
- It is recommended that WUSA advocate for better enforcement of housing and tenant laws and increase student ability to report predatory landlords. WUSA is also recommended to improve awareness of tenant rights through housing events, a new website, as well as other avenues.

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1. Overview of Actors

1.1 The Federal Government

The federal government's National Housing Strategy Act, unveiled in 2017, focuses on providing housing for those in greatest need. The document states young adults as one of these groups. Section 4 of the Act also recognizes the right to adequate housing as a fundamental human right affirmed in international law, central to human dignity, well-being, and community. The Strategy commits to building 125,000 new homes from 2017-2027 (Young, 2019). Much of this will go to those already on social housing waitlists and does not explicitly target students in any way. A report from CIBC states that Canada is short about 300,000 housing units due to failure of accounting for students that go home for summers in national housing statistics (Tencer, 2019).

The State-run Canada Mortgage and Housing Corporation also does very little in regard to students navigating the housing market. They do offer flexible financing options to help developers build, buy, or refinance student housing. This includes resources like:

- higher loan-to-value ratios
- loan advances up to 75% of the lending value during construction
- lower debt coverage ratios
- preferred interest rates
- amortization periods up to 40 years

Additional flexibilities are given to developers whose projects qualify as affordable housing, meaning:

- the total residential rental income must be at least 10% lower than market rates, and
- 20% of the units must rent for less than 30% of the median household income for your area

For tenants, the CMHC provides information on tenant rights, responsibilities, and rental practices. There are very few CMHC services outside of this for short-term tenants like most students are.

1.2 The Provincial of Ontario

As of December 19th, 2019, the Government of Ontario has partnered with the Federal government on a \$1.4 billion housing benefit deal. The deal provides a \$2,500 yearly rental subsidy for those on, or eligible for, a social housing waitlist. The initiative largely targets families and survivors of domestic violence and human trafficking, with no mention of students (Gallagher, 2019). In April 2018 the Residential Tenancies Act was amended to include a standardized lease. This was made possible by WUSA advocacy along with other groups.

Both City Councillor Jeff Henry and Regional Councillor Sean Strickland have stressed the need for inclusionary zoning to help alleviate problems caused by rising rent prices. The current Provincial government's Bill 108 introduces limits to inclusionary zoning. The bill states that municipalities "may contain inclusionary zoning policies in respect of an area that is a protected major transit station area or an area in respect of which a development permit system is adopted or established in response to an order made by the Minister of Municipal Affairs and Housing under section 70.2.2, as re-enacted" (Legislative Assembly of Ontario, 2019). This would effectively eliminate the possibility of any inclusionary zoning policies being enacted in the Northdale neighbourhood, where majority of the University's students reside.

1.3 Regional Government

The Region of Waterloo has committed to building 632 units of affordable housing from 2019-2029. These would be priced at or below 80% of average market rent. Historically, these units are instantly filled, with many of those applying ending up on waiting lists for years. The Region of Waterloo also offers incentives for private developers and landlords to develop affordable housing units. These incentives also apply to homes with secondary suites and those who are willing to make units available for people on the affordable housing wait list (Region of Waterloo, 2019). The Region's focus when it comes to housing, however, has been on mostly families and other vulnerable populations. There is very little in terms of Regional action on student housing. The Waterloo Region Housing Master Plan 2020-2040 makes no mention of students or young adults and their needs. The Master Plan's Consultation Summary also fails to mention students or young adults. Feedback was obtained from several stakeholders within the Region, but neither the post-secondary institutions nor their student groups were consulted (Region of Waterloo Community Services, 2018).

The Region's Affordable Housing Strategy 2014-2019 mentions student housing just once, when it states, "while there has been an increase in rental housing construction, the majority of new units have been for students or higher end rental housing." The strategy's predominant concern is that of affordability for low to moderate income households, which most out-of-town students do not fall into. The strategy also created 350 affordable housing units, most of which are also quickly occupied, leaving remaining families on waiting lists (Region of Waterloo Housing, 2019).

The Region of Waterloo is also responsible for emergency shelters and transitional housing, described as safe places for people to stay while they work to find stable housing. The Region provides funding for seven shelters in the Region; with 4 in Kitchener and 3 in Cambridge. All of the Kitchener shelters are located within Downtown Kitchener, with the closest to UWaterloo being 6.9km away (Region of Waterloo, 2019). The Region does not fund any shelters or transitional housing in the City of Waterloo. Regional Councillor Sean Strickland has said the presence of a shelter would not be a feasible option for students due to the people they attract. This includes those with drug addictions and other domestic issues, deeming a potential Waterloo shelter an inviable option for most students in need.

1.4 Municipal Government – City of Waterloo

Ward 6 Councillor Jeff Henry has stated that any affordable housing initiative proposed by the City of Waterloo will be taken in partnership with the Region. As of December 2019, the Region does not have any plans to collaborate with the City of Waterloo on any housing project or initiative. Henry has also mentioned the city's focus on ensuring mixed-use developments, especially in the Northdale area. The possibility of inclusionary zoning implementation has been limited for the time being by the Ontario government's Bill 108. This is especially pertinent in Northdale, which is not in the vicinity of any major transit station areas but contains the majority of Waterloo's high-density development conducive to inclusionary zoning.

The Northdale Plan, passed in 2012, has guided much of the development in the neighbourhood since then. Its vision for the neighbourhood abandons single detached homes in favour of high-density, mixed-use developments. The Northdale plan's objective is to create a diverse urban neighbourhood. However, some feel it's instead on track to become an expensive enclave increasingly off-limits to certain residents. Proximity to universities often leads to gentrification as can be seen in areas around UBC like West Point Grey (Revington, 2018). Mixed-use zoning can also have adverse impacts on affordability, as the largest mixed-use areas in Canada are among the most expensive.

Currently, the City of Waterloo does not require apartment buildings to have a license to carry on a residential rental business in accordance with by-law 2011-047, item 2.7c. Licenses are issued or renewed to all, except where:

- a. the past conduct of the person who applies for the license affords the Director reasonable grounds to believe that the applicant has not or will not carry on their Residential Rental Business in accordance with applicable law or with honesty and integrity;
- b. the Director reasonably believes that the issuing of a license to a person might be averse to the public interest;
- c. the property on which the Rental Unit is situated is subject to an order, or orders, made pursuant to (or by):
 - (i) the City's Property Standards By-Law;
 - (ii) the Building Code Act, 1992 or any regulations made under it, including the Building Code;
 - (iii) the Fire Protection and Prevention Act, 1997, S.O. 1997, c.4, as amended (the "Fire Protection and Prevention Act, 1997"), or any regulations made under it, including the Fire Code; or,
 - (iv) the Medical Officer of Health;
- d. the Rental Unit itself, the Building in which the Rental Unit is situated or the property on which the Rental Unit is situated is not in compliance with a Zoning By-Law; or,
- e. the person who is applying for the licence is indebted to the City by way of fines,

penalties, judgments or outstanding (past due) property taxes (The Corporation of the City of Waterloo, 2016).

Under these circumstances, many apartment landlords in the Northdale area would likely be at risk of not being issued licenses, which would only be possible through the amendment of by-law 2011-047.

The City of Waterloo often uses the Town and Gown Committee to allow for advocacy on issues related to housing. The committee was also responsible for the creation of a student accommodations ad-hoc subcommittee to discuss the state of student housing in the city which is then used to inform a biennial report for Council.

1.5 Developers and Landlords

Much of the student housing action currently taking has been caused by a data breach of Prica Global Enterprises Inc. (herein referred to as Prica). The breach, which occurred on September 8th, 2019, led to the maintenance requests of Accommod8u being leaked. Issues varied, ranging from heating and cooling issues, to pests, to plumbing and electrical defects, as well as issues like mould and problems with carbon monoxide detectors. In an infographic created by reddit user u/accommod8u, 14% of the maintenance requests took over a month to be marked completed. The longest wait time was 6 months. There were thousands of complaints, with 1017 of them considered flouting the law. The breach also had many requests marked as completed by Accommod8u, which were then found to be not completed by repeat requests, and sometimes several repeat requests by tenants (u/accommod8u, 2019).

An Accommod8u spokesperson responded to the leaks saying, "To draw conclusions about a management company's performance, quality or care without contextual information or response data, is insufficient, if not irresponsible" (Jackson, 2019). Andrew Macallum, president of the Waterloo Regional Apartment Management Association, said he fears the city will use the data leak as an opportunity to create more bylaws and rules around rental housing in the city when the province already has regulations in place (Jackson, 2019).

The type of apartments constructed by developers in the Northdale neighbourhood has also started to shift in recent years. Most purpose-built student accommodation prior to 2015 offered units with three to five bedrooms. Developers like Prica and ICON have now shifted to offer units with two or fewer bedrooms, in addition to units with more. Glen Wepler, the University's director of housing commented on the five-bedroom units, saying "when you put that many students into a space, it doesn't promote student success" (Outhit, 2017).

According to Nick Revington, a UW PhD student, five financialized landlords own 24% of the housing stock in Waterloo. This boom in purpose-built student accommodations has also coincided with drastic rent increases. Rents in Northdale have increased by 25% from 2003 to 2014, along the same time period student accommodations in the neighbourhood grew. Revington's study also found that students in Waterloo paid 10% more in rent prices compared to employed households (Revington & August, 2019).

1.6 University Housing System

The University's housing system largely centres around on-campus accommodations catering to first-year students. In 2017, it added Claudette Millar Hall, with space for 539 first-year students (Outhit, 2017). Chris Read, Associate Provost, Students; has said that after first year, the interest in on-campus accommodation is quite minimal for students. Most choose to live off-campus likely due to several factors, paramount among them being lower costs. He also states that many of the designated upper-year residence spaces often go unoccupied due to a lack of applications.

Sean Strickland, Regional Councillor for Waterloo, proposed the idea of the University partnering with private developers, such as WLU's partnership with Rez-One. When asked about this, Chris Read said this was considered by University administration, however the quality of off-campus development options was not up to standards deemed suitable by the University's department of housing and residences. He also said partnering with private companies is not required now or in the near future due to the large supply of units in on-campus residences which can accommodate all first years and often have vacancies for upper-years.

The University also operates an off-campus housing portal open to both students and landlords. The website provides off-campus listings advertised by landlords and classifieds for students looking to sublet their units. As of December 2019, the listings are all up to date and organized by date and term of availability, making the ease of use quite high for all students (University of Waterloo, 2017). However, as will be explored in the Housing Survey results below, students have become increasingly critical of the University of Waterloo's off-campus housing listing website.

1.7 Other Student Associations

The City of Waterloo accounts for 42% of the purpose-built student accommodations in Canada with 17,567 beds; a number which will only continue to grow (Revington & August, 2019). The dominance of this type of housing in the city puts it in a very unique situations as compared to other Canadian cities with universities. Many of the issues arising by the financialization of these accommodations are the first of their kind anywhere in Canada. Hence, there has been very little action taken in regard to this problem elsewhere. This is no different from other student associations, who have not been faced with a housing crisis to the extent that Waterloo has. Cities like Montreal and Toronto have faced similar affordability problems of student accommodations; however, these have mostly arisen from the overall market of the cities as the two largest urban metropolises' in the country.

StudentDwellTO is an organization created in 2017 by the presidents of each University in Toronto. It was formed to research how the current conditions in Toronto's housing market were affecting students at these universities. It also cultivates student-led research projects in affordable housing strategies, as well as organizing events to address the affordable housing concerns, and students through several ways like focus groups and community arts programming. They've held several events since their creation such as a free StudentDwell Symposium with speakers from all four universities including several faculty members, the chair of the Canadian Federation of Students, and representatives from all three levels of government (StudentDwellTO, 2019).

Many student associations such as those from McGill University and the University of Calgary have partnered with Places4Students. The website offers a similar service to that already in place through the University of Waterloo's off-campus listings portal. The University of Victoria has also partnered with RentSmart. According to their website, RentSmart offers a course which provides prospective tenants with modules regarding legal rights as a tenant, effective communication and maintenance skills, money management for rent payments, and how to find a home that meets your needs (RentSmart, 2019).

2. Actions by WUSA

2.1 Previous Actions and Reports

Many of the existing problems in the Waterloo student housing environment have existed for a long time. Although they have certainly increased with the financialization of student housing, many of the issues have been seen for a long time. Previous actions taken by what was then known as Feds include a Legal Resource Office, advocacy efforts, and OUSA policy papers.

The Legal Resource Office was a service provided by Feds in the early 2000s. It essentially acted as a landlord-tenant information office for students. Through office Feds documents, it was shown to have handled dozens of issues per year, most of which were simply information requests due to many students being unaware or unsure of their rights as tenants. In some ways, it could be said to occupy the same realm of the current legal service provided by WUSA. It could also be seen as redundant today due to the extensive advising and informational efforts WUSA undertakes in order to ensure students are well-aware of their tenant rights.

2.2 Advocacy Efforts

Municipal advocacy in regard to housing has largely been done through dialogue as part of the Town and Gown Committee. The committee also created a student accommodation ad-hoc committee in 2014, to discuss and research the student housing environment in the city and report these findings back to council in a biennial report. The next report is scheduled to be completed by the end of 2020. Members from WUSA have sat on both committees to advocate for students.

WUSA's provincial advocacy has had success with the VP Education advocating for amendments to the Residential Tenancies Act to include a standardized lease. The amendments were announced in February 2018 with the introduction of a standardized lease. The standardized lease, officially known as the residential tenancy agreement sets out strict guidelines as to what must be included in the lease and how. This amendment likely helps students sign leases as first-time tenants by eliminating the potential for illegitimate and/or complicated clauses in leases created by landlords. Landlords are legally obligated to use this lease (Ministry of Municipal Affairs and Housing, 2018).

2.3 Advising Efforts

WUSA has various online resources for the benefit of students as tenants. These pages include housing tips, tenant rights, and links to the Residential Tenancies Act (Kuepfer, 2018). In 2018, WUSA also created a tenant rights pamphlet in support of a "know your rights" campaign. The campaign included a video shown in UW buildings which informed students of their rights as tenants in Ontario. However, as will be demonstrated in the Housing Survey results later in the report, these awareness efforts from WUSA may need to be enhanced. The Legal Service provides case-by-case legal advice for both non-housing cases and housing such as LTB disputes. The service is only available through phone call, which can often have long wait times during holds. Due to its relatively recent implementation, there is very little information on student satisfaction rates with the Legal Service and how much it has helped. Through some student testimonials, however, the legal service has been said to be helpful, although slow in its process. This includes the length of time it takes to reach those that provide the service, as well as its response rate when posed with legal inquiries.

2.4 Actions taken by and in partnership with OUSA

OUSA's 2017 policy paper Housing, Transit and Community Development includes both an analysis of transit and housing in various university communities and recommendations for their improvement. The recommendations consisted of:

- Consciously planning and developing near-campus neighbourhoods
- Increasing accessibility of campus for students with mobility concerns
- Monitoring bylaw implementation and enforcement
- The Ministry of Municipal Affairs and Housing developing accountability measures for municipalities to ensure they remain in compliance with the Ontario Human Rights Code and the Municipal Act.

3. Enforcement Measures

3.1 Landlord and Tenant Board

The LTB has exclusive jurisdiction over residential tenancy matters, including whether they can be brought to court, making it incredibly vital to the Waterloo housing environment. The LTB has frequently been criticized by students for having excessive fees to file complaints. An application about tenant rights or maintenance requires a fee of \$50, and the cost to review an order is \$55. During Quarter 1 of 2019, the average number of days to the first LTB hearing was more than 35 days. Quarter 3 of the 2018 was even longer, with the average at nearly 45 days, with only 11% of complaints having a hearing within 25 days (SJTO, 2019). Some have called for a shorter LTB process, which will help short-term residents, most of which are students. This would almost certainly make the eviction process easier as well, likely putting vulnerable groups like students at risk (Revington & August, 2019).

3.2 Rental Housing Enforcement Unit

The Rental Housing Enforcement Unit (RHEU) enforces what's set out in the Residential Tenancies Act. Complaints can only be made through phone call and cannot be anonymous, while documentation is required for complaints of any issue. There is no cost for filing a complaint unlike the LTB. The Ministry of Municipal Affairs and Housing makes certain convictions available online. Waterloo landlord Turnkey Property Management Inc. can be found in this database for charging and withholding \$200 key deposits (Ministry of Municipal Affairs and Housing, 2019).

3.3 City of Waterloo By-law Enforcement Unit

Waterloo residents can request inspections through the City's eServices portal, by email, or phone call. Responses are said to occur within 2 days and after review of the unit, the city may issue an order to the property owner. The property owner is then free to appeal an order within 14 days. Many of the problems faced by UW students like key deposits, move-in dates, and payment schedules are not regulated by the city. These can be dealt with by the RHEU or LTB. Student groups have called for the bi-weekly inspection of Waterloo's 25 largest apartment buildings, many of those managed by Prica. The City of Toronto implemented a similar initiative in 2000 to deal with the growing number of high-rises. However, units in buildings in Waterloo can only be inspected through an invitation by one or more of its tenants. Shayne Turner, director of municipal enforcement services for the City of Waterloo, has said he is considering this idea and will discuss its feasibility with municipalities with similar initiatives.

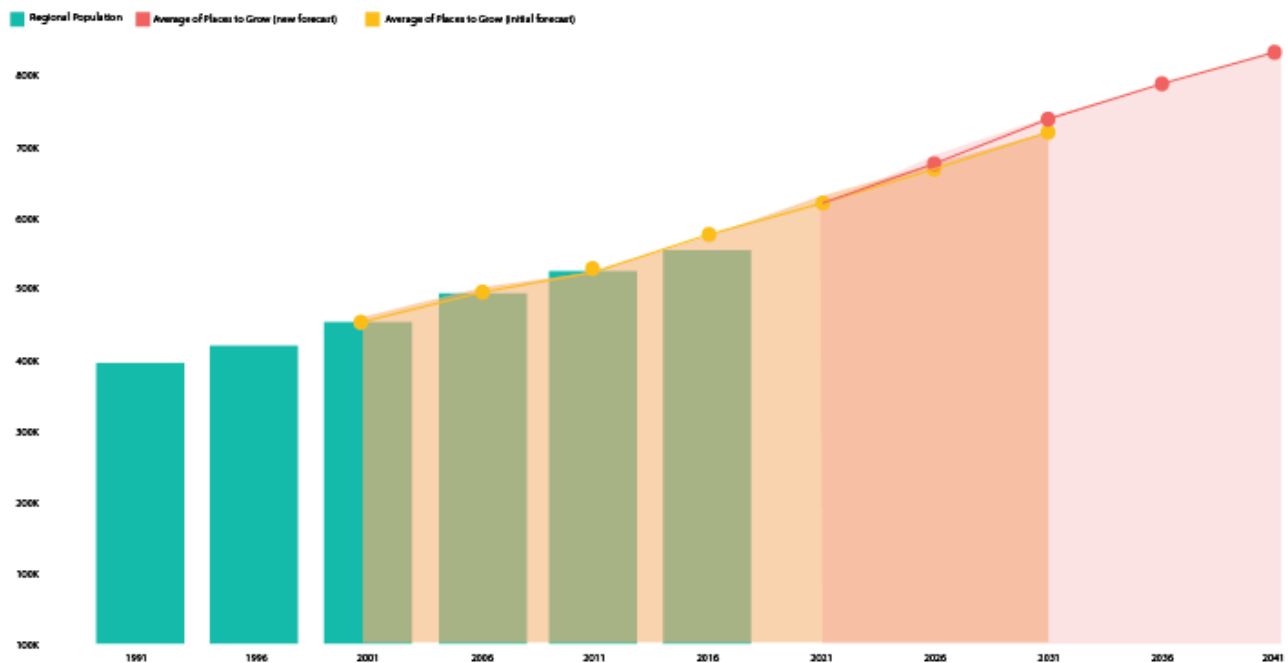
At WUSA's Tenant Legal Rights seminar in November, Turner also stated enforcement services are usually called less often by students as compared to other residents. He credits this to the relatively new student housing apartments, which likely do not have problems that come with older infrastructure. He also described the nature of most calls from students as centring around heating or water. These problems were also shown to be most prominent in the Accommod8u leaks. This could be because they genuinely occur more often than other issues, or simply due to their impact on daily living conditions which usually outweigh other problems like mould and broken carbon monoxide monitors.

4. Housing Supply, Demand & Pricing

Students attending a post-secondary institution typically do not require housing, however, in recent years, the number of international students and students from outside their host city has steadily increased. As of April 2019, over 1.3 million students enrolled full-time in one of 84 major Canadian universities, 12.5% of which are international students (McLean, 2019). What is dubbed the “Trump Bump”, universities across the country are using their reputation for “openness and safety” to attract students from their home regions, resulting in international, and national, enrolment rates doubling over the past decade (Fischer, 2017). Canada is expected to attract 450,000 international students by 2020, a 22% increase since 2015 (Revington & August, p.5, 2019). With increasingly high enrolment rates, students need housing, and while most universities provide some form of housing to its students, such as on-campus residences, or off-campus housing such as apartments, or townhouses to name a few, host cities are struggling to meet the growing demand.

The Waterloo Region’s population is younger on average than Ontario and Canada, and this is largely due to the student population in the region. Obtained from the Region of Waterloo Planning and Analysis (2019), the graph below illustrates the region’s past and future population:

Past Population and Population Projection for Waterloo Region



Source: Region of Waterloo Planning & Analytics

The Kitchener-Waterloo-Cambridge area, including the townships of Wilmot, Woolwich, and North Dumfries, saw an increase of 2.6% growth from 2017 to 2018; this metropolitan area welcomed over 14,000 newcomers. However, the influx of international students accounts for some of this growth (Davis, 2019).

The influx of students has made it difficult to accommodate the student housing market, therefore, in attempt to meet the demand for student housing, particularly the demand for purpose-built student accommodation (PBSA)¹, the region of Waterloo is adjusting their building stock. With over 40,000 university students, Waterloo is “leading the edge of the financialization of PBSA in Canada” (Revington & August, p.5, 2019). With a 40-60% turnover in student housing every year, this means that the region must have the “capacity to house 38% of students” in PBSA’s, compared to the 3% in Canada (Revington & August, p.12, 2019). Yet, despite Waterloo being hailed as one of the most successful cities in addressing the demand for PBSA’s, the number of off-campus developments is still below the student population. With a student population of over 42,000 students attending the University of Waterloo or Wilfrid Laurier University, there’s a little over 23,000 off-campus beds (McLean, 2019).

The growing demand of student housing has not only created a “lost sense of place” for residents who continue to remain in the region, it is driving up the prices of housing, particularly for students who are paying an “estimated 10% more rent employed households” – well over the provinces guidelines for rent increases (Revington & August, p.12, 2019). Landlords are well aware that rent control does not apply to vacant residential units, and with the annual turnover of student housing, with students occupying a space from September to May, these spaces are typically not subject to this provincial guideline. PBSA’s particularly benefit from this, as rent now becomes decontrolled due to the high turnover. Despite the provincial Liberals attempts at ensuring all rental units comply with the rent control guidelines, the provinces Conservative government put a halt to this decision and has since ended “rent control for all newly built or newly converted units as of November 15, 2018” (Jackson, 2018). Landlords and developers have argued that rent control is the “wrong tool to make housing more affordable”, maintaining that “rent controls lead to a shortage of housing when the price is artificially suppressed, curtailing new supply and stoking demand” (Jackson, 2018).

With the rise in rent rates increasing gradually over the past five years, the disappearance of affordable rental housing is also increasing. The Canadian Mortgage and Housing Corporation (CMHC) saw the “average rent increase from \$870 per month in 2012 o \$1,042 in 2017” for a two-bedroom apartment (Jackson, 2018).

¹ Purpose-built student accommodation is a type of housing specific to student needs built by private investors who offer modern and good quality amenities. Some of the PBSA’s are newly built apartments or townhouse condos, or they are redevelopments of existing housing buildings. It is built with the intention of freeing up housing for everyone else, while also providing an opportunity for investors. PBSA’s are typically rented by the bed, and not by the door. This sector was not available nearly two decades ago when the only appealing housing options available to students were university residences or converted homes for multiple occupation (HMOs). The PBSA’s operate under Ontario’s Landlord and Tenant Acts and must “enforce the codes-of-conduct which the local university or college applies to their on-campus residences” (McLean, 2019).

This number is projected to reach \$1,300 in 2021 (Senoran, 2019). The rise in rent mirrors the overall increases in prices in the housing market. Due to the rental market competition in neighbouring regions, students are “willing to pay higher prices just to ensure they have a roof over their head”, thus providing landlords the opportunity to further “maximize their rental revenue” (Jackson, 2018). 2018 data collected by the CMHC shows that both the rent and vacancy rates across the region:

- “Bachelor units: 2.5 per cent vacancy, \$796 average rent;
- One-bedroom units: 2.9 per cent vacancy, \$1,021 average rent;
- Two-bedroom units: 3.1 per cent vacancy, \$1,210 average rent;
- Three-bedroom units or larger: 1.7 per cent vacancy, \$1,254 average rent” (Jackson, 2018).

With increasing property values across the region, the average cost of a three-bedroom apartment has recently exceeded the average mortgage payment (Jackson, 2018). Due to the increase in the supply that has outpaced the demand², the region built over 1600 units in 2018 (Jackson, 2018). However, the ongoing concern is that the affordable units³ are not being built, and when affordable housing becomes vacant, the potential tenants can be waiting up to eight years. Over the past five years, regional investment saw 200 new affordable housing units being built, however, with only 61 currently in development, this still does not address the ongoing concerns (MacDonald, 2019). Due to the limited availability of affordable housing, the growing housing need in the region, strong population growth, and a decline in vacancy rates in Waterloo, in September 2019, the region approved \$5.4 million to create 58 new affordable homes (Senoran, 2019). However, because the definition of affordable housing remains inconsistent, as rent gradually rises, students continue to struggle to afford housing, and the constant pressure to make housing affordable plays a large factor in determining what the rental market looks like.

The CMHC believes that Waterloo will outpace the Toronto rates in student population growth (Davis, 2019). With two high-tech universities and increases in enrolment, particularly international students, Waterloo has one of the most advanced housing markets in Canada (Revington & August, p.15, 2019). Revington and August argue that because development is now heavily concentrated in Waterloo, redesigning the Northdale area both “physically and socially” is in fact “creating a segregated student-oriented district, and engendering displacement and gentrification”, which in turn, is “reshaping local affordability, driving high rents that affect both students and non-students alike” (p.15, 2019). The Ontario Student Assistance Program (OSAP) offers a maximum annual living allowance of \$12,540 for full-time students only, however, this amount does not account for the cost of housing.

² To view the 2016 student housing supply and demand chart collected in 2017 by the Waterloo Town and Gown Committee, please view Appendix A.

³ Affordable housing is defined as “as housing that does not cost more than 30 per cent of yearly income or is at least 10 per cent below market rates” (Jackson, 2018).

When OSAP estimates your costs, tuition, education expenses, compulsory student fees charged by the institution, childcare expenses, and living expenses are included, however, the total amount is not explicitly allocated to rent, rather, it is an estimated amount that is calculated according to a particular formula that OSAP uses. This greatly affects students, in particular, who are already taking on debt during their studies, and not to mention, the growing complaints of unsafe and unsanitary living conditions in student rental units (Revington & August, p.15, 2019).

5. Homelessness & Emergency Shelter Options

With student housing market being saturated due to the influx of international students, student homelessness is on the rise. A 2017-2018 Housing Stability Data highlights the number of challenges related to poverty, access to affordable housing and access to services to help those experiencing homelessness in the Waterloo Region (Pye & Schlichter, 2018). It is estimated that 4% of post-secondary students in Canada experience homelessness; this means that about 80,000 students in the country are living on the streets, sleeping in their vehicles, couch-surfing, or live in a homeless shelter (Weissman et.al, 2019). The University of Waterloo and Wilfrid Laurier provide alternate housing options to students, but this does not mean that housing is guaranteed. Students are often forced to seek out other options within the city. In a recent study conducted at York University, it was revealed that many students are “living in slum housing; densely overpopulated regular market town homes, sleeping in cubicles separated by simple sheets of drywall and paying \$600-700 CDN for each space to shady landlords” (Weissman et.al, 2019). Despite students living in these illegal and often unsafe conditions, this information was not commonly known until recently (Weissman et.al, 2019). Amongst the most common complaints from student tenants include but not are limited to issues with heating and cooling, electric issues, unsafe appliances, furniture and fixtures, mold, or mechanical concerns.

With a population over 113,000 residents, 65,000 of which are post-secondary students (including 20,000 co-operative education students) the City of Waterloo lacks a homeless shelter. Although homeless shelters exist in the cities of Kitchener and Cambridge, the overcapacity of the shelters not only deter students from seeking the free service, but the conditions further discourage them. The region offers little temporary housing options that are available to students, however, the lack of available affordable housing plays a large role in the increase in the overcapacity (Bueckert, 2019). The House of Friendship, the Lutherwood Homelessness and Housing Umbrella, the YWCA Kitchener-Waterloo Emergency Shelter, and other various emergency shelters in the region are often available to students who do not have a place to sleep. Yet, in an attempt to encourage students to search for affordable housing, some shelters close their doors for a few hours (Bueckert, 2019). Yet, students are “discouraged by the lack of available housing and may be option to not connect with service providers” which perpetuates the cycle of homelessness amongst students (Bueckert, 2019).

The research conducted at York suggests three solutions to address student homelessness in the province:

1. "Institutions need to re-examine their role as landlords and housing providers and must create safe spaces to discuss student housing precarity;
2. Governments, housing ministries and research funders need to support efforts to understand the dimensions of post-secondary student homelessness and explore culturally intelligent solutions to student housing;
3. Students must be involved in creating and designing safer student communities and housing options" (Weissman, 2019).

Although Canada has a national poverty strategy, a program that specifically targets student homelessness in the region does not exist simply because it has "never been identified as a particular problem" in comparison to family poverty, or poverty amongst primary and secondary school student (Fraser, 2018). However, by 2025, the Province's goal is to end chronic homelessness, while the Federal Government hopes to reduce chronic homelessness by half over the next ten years.

6. Information

There is plenty of information available to students that is easily accessible and understandable. As discussed above, students have various avenues to seek redress namely: The Landlord and Tenant Board (herein referred to as LTB), The Rental Housing Enforcement Unit (RHEU) and the City of Waterloo By-law Enforcement Unit. Information about enforcement and seeking redress from these agencies can be found on their respective websites, alongside contact information and even an online portal (City of Waterloo By-law Enforcement Unit) where students can lodge complaints. The Rental Housing Enforcement Unit is particularly swift in taking action if they establish that an offence under the Residential Tenancies Act has been committed. While seeking redress from the City of Waterloo By-law Enforcement and the RHEU is straightforward and easily accessible for students, the LTB which functions as a legal Tribunal is a process. The LTB does not respond to legal queries and therefore cannot provide advice on disputes. They are able to answer questions on filings and fees. Students are encouraged to read LTB brochures to determine if they should file an application with the Board. Furthermore, students can consult the Legal Protection Program (information available on the WUSA website) to help determine if they should bring an application to the Board and any other assistance students may need. The Legal Protection Program can also provide students with information about their rights and responsibilities as tenants. This information can also be found the LTB website.

In regard to postings, the University of Waterloo has a dedicated website with information on off-campus housing. The website has extensive information including a dedicated portal for student listings and classifieds. On the off-campus housing website, students can also find information about rent, cost of living, tenants' rights, important tips, community outreach, leasing, subletting and even garbage and recycling. The website essentially serves as a one-stop shop for all off-campus housing needs. WUSA does not maintain any such website that can provide students with information on housing. However, WUSA provides a Student Legal Protection Service administered by Studentcare. Information about this service can be found on WUSA's website. Despite all this, the largest platform for listings and landlord reputations is Facebook. Tens of Facebook groups allow students to connect and share information about landlords, listings and parking information. Students self-list either to transfer their leases, sign a new one or sublet a unit. Facebook is preferred because it is easily accessible for most students and produces desired outcomes fast. Students report being able to lockdown housing within hours on Facebook.

Despite the available information and previous actions taken by WUSA and other actors, the landscape of housing in Waterloo still remains a particular concern for students. This makes it important to explore University of Waterloo students' experiences and perspectives on housing to ensure that WUSA's efforts to support them moving forward align with their particular needs.

7. Housing Survey Overview

7.1 Introduction

To explore the housing experiences of University of Waterloo students – including their satisfaction and behavior related to housing – WUSA and GSA collaborated on designing a Housing Survey.

Overall, the main goals of the Housing Survey were to:

- Determine what difficulties students may be having with the Waterloo housing system;
- Understand the most important housing factors and considerations for students when looking for housing and signing a lease;
- Determine in which ways the housing system in Waterloo may be unfavourable to students;
- Assess the effectiveness of current housing supports available to students;
- Determine students' knowledge and understanding of housing bylaws and standards that affect them; and
- Determine how WUSA can further support safe and affordable housing for students in the Waterloo region

These goals were captured in the design of the Survey Questions, which can be viewed in Appendix B of this report. The Housing Survey opened on December 7, 2020 and closed on January 22, 2021 and received a total of 2,159 responses. WUSA specific responses made up 73.78% of the data with 1,593 responses. Of the WUSA responses, 1,251 were full, meaning that respondents finished the survey while 342 were partial, meaning that respondents left the survey before submitting (Figure 1). The survey link was sent to 35,844 enrolled undergraduate students and with 1,593 total responses, the response rate for the survey was 4.44%. In order to ensure the reliability of the results, the data was cleaned up to remove partial responses prior to analysis.

7.2 Demographics

This survey did not ask about year or faculty demographics and instead chose factors that may influence the housing process. For example, respondents were asked if they were currently enrolled in an experiential learning program (74%) as students in co-op must be prepared to move every 4 months depending on job placement. Additionally, knowing that 35% of respondents identify as mature students is important as these students may look for more 'family-oriented' housing which is hard to find close to the university campus. Equally important, 11% of respondents identify as international students, many of whom may know very little about Ontario housing laws and thus may be intimidated by predatory housing companies.

When asked if students typically live on- or off-campus during a school term, the majority (67%) indicated they lived off-campus not with family. The next highest category with the most responses was on-campus University of Waterloo housing (22%) followed by off-campus with parents or other family (11%) (Figure 2).

Full vs Partial Responses for WUSA's Housing Survey

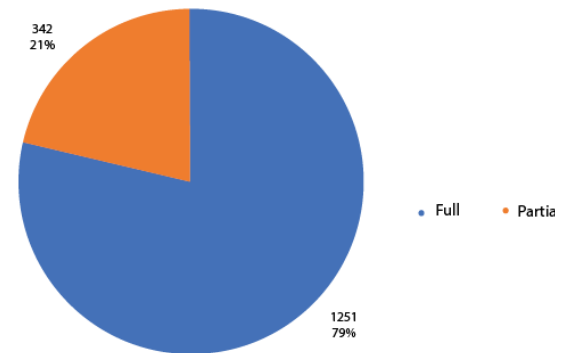


Figure 1: Full vs. Partial Responses for WUSA's Housing Survey

During a typical school term, do you usually live on- or off-campus?

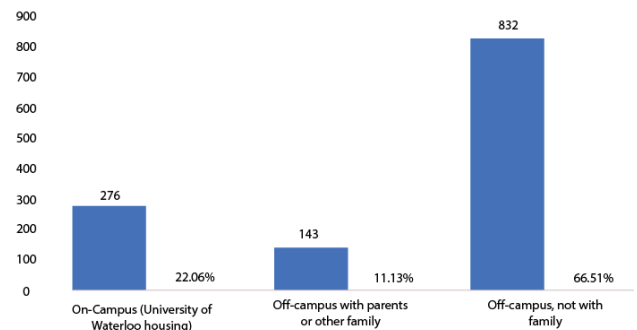


Figure 2: Responses to 'During a typical school term, do you usually live on- or off-campus?'

Of those who indicated they lived off-campus and not with family, 65% answered 'yes' when asked if they lived in student specific housing, 22% answered 'no' and 13% were unsure or not applicable. Student specific housing refers to buildings and/or companies whose housing units are targeted towards post-secondary students and are typically only available for post-secondary students to rent. The fact that the majority of students indicated that they live in student specific housing aligns with the discussion in previous sections around the increase of purpose-built student accommodations in Waterloo.

Students were also asked which municipalities they most frequently lived in pre-COVID, the top three answers being City of Waterloo (84%), City of Kitchener (7%), and City of Toronto (3%). In addition, 85% of respondents rent their housing compared to 5% ownership.

To summarize, students typically live off-campus, not with their families, in the City of Waterloo during school terms. Most respondents are also enrolled in an experiential learning program and live in purpose-built student specific housing. It is important to keep these demographics in mind when looking at the following sections of the report as they influence factors like commute times, what students look for in a lease, and other aspects affecting the student housing experience. The remaining sections in this report outline the results from the Housing Survey.

8. Student Satisfaction with Housing

8.1 Housing Quality

When discussing housing, it is important to understand how students feel about the current market available to them and if they feel their housing meets a livable standard. This includes considering both the extent and frequency of maintenance and quality issues students experience.

Students were asked to identify any maintenance and quality issues they had experienced in housing around the Waterloo region. The question was presented as a "select all that apply" where students were able to highlight multiple issues. The two most common answers students selected were 'poor water quality' (38%) and 'lack of heating or ventilation systems' (38.7%). Issues with 'pests' (31%), and 'cracks and weathering of doors and/or windows' (35%), were also experienced (Figure 3).

Almost 9% of students (107 responses) who answered this question provided descriptions of 'other' housing issues as well. Besides the 'poor water quality' option presented already, 30 students mentioned plumbing issues and 58 students outlined general maintenance concerns with their housing.

For example, one respondent explained that they "had a leaking shower right above the kitchen (next to a ceiling light) not get fixed for many months after being reported [and] also had window limiters installed not up to fire code to allow for exit in the event of a fire (at two separate houses)."

Another respondent explained that they experienced “plumbing issues (sinks that repetitively back up, extremely loud broken pipes), issues with fire alarms (going off repetitively during the middle of the night only in our apartment.)”

These examples demonstrate not only inconveniences for these student tenants that have the potential to impact their daily life, but also issues that threaten the health and safety of these individuals. This is exacerbated by the fact that respondents also mentioned requests made to landlords were often not followed up with in a timely fashion. For example, another respondent explained that they “spent three months living in a unit with mold and water damage while my landlord held off fixing it. Once they started, I spend weeks with dust allergies affecting my ability to study as they removed part of the ceiling but did not immediately fix it.”

Students were also asked to identify the frequency by which they experienced housing issues (i.e., maintenance, problems with other tenants, or other strong concerns) per 4-month term. Most students (43%) only ran into issues 1-2 times per term, followed by 26% of respondents reporting 3-5 major issues. Both categories for 6-7 issues and 7+ issues per term received under 5% of responses each while 10% of students reported never having a major housing issue in a term. The remaining 10% of responses said the question was not applicable or preferred not to say.

In a subsequent question, 34% of respondents indicated that they have lived in housing requiring 2 or more major repairs (i.e., heat/AC maintenance, lock malfunctions, broken windows, defective plumbing or electrical wiring). This is significant because, as mentioned above, major repairs could not only result in inconveniences and additional daily stress but also important safety concerns.

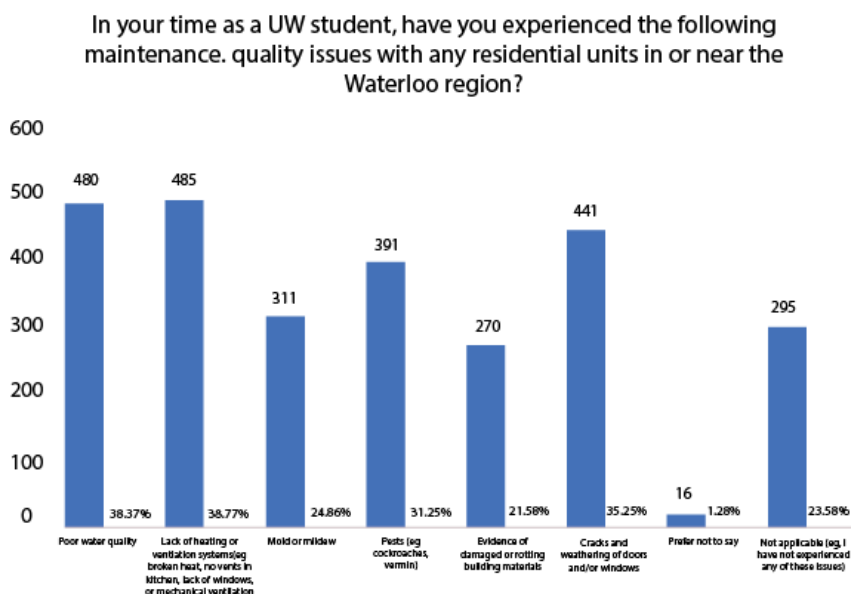


Figure 3: Responses to ‘In your time as a UW student, have you experienced the following maintenance/quality issues with any residential units in or near the Waterloo region?’

8.2 Housing Affordability

Affordability is another concern that can impact students' satisfaction with housing. Respondents to the survey were asked about their availability of funds after paying for housing and related costs (e.g., rent or mortgage, utilities, parking). The most common option chosen (34.7%) was 'Enough funds to cover basic needs and unanticipated expenses (e.g., food, clothes, other bills, car maintenance, unanticipated overage or moving fees).' This was followed closely by 31% of respondents indicating they had just enough funds to cover basic needs. These are the middle options, bracketed by 'insufficient funds for basic needs' and 'more than enough funds including luxury items', with 7% and 13% of the responses, respectively. In terms of the actual percentage of budget spent on housing, 35% of respondents indicated they spent 51%-80% of their monthly budget on housing expenses. A smaller proportion of respondents (16%) indicated they budgeted even more per month, 81% +, for housing costs and 19% of respondents spend between 31%-50% of their monthly budget (Figure 4).

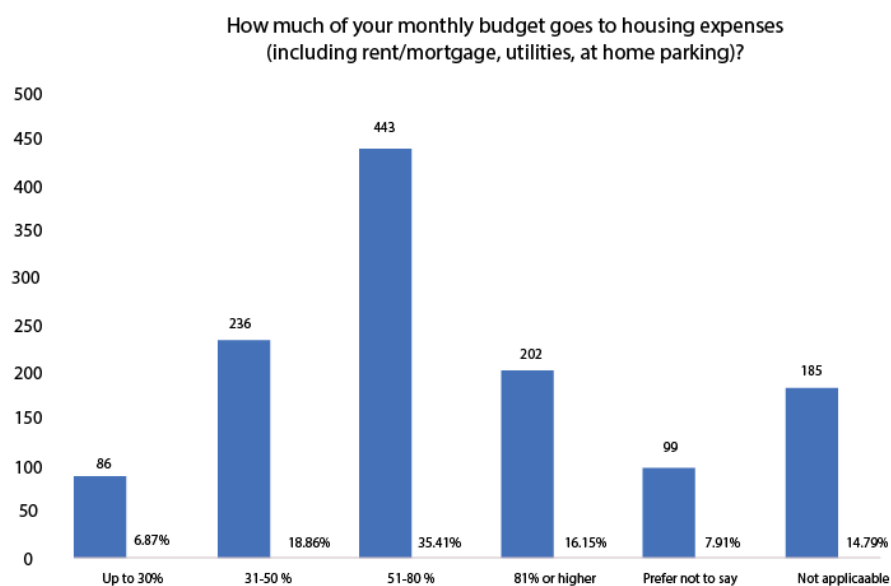


Figure 4: Answers to 'How much of your monthly budget goes to housing expenses (including rent/mortgage, utilities, at home parking)?'

While this data shows that 65% of students do have enough funds to cover basic needs, a similar proportion of students (approximately 70%) mention paying over 30% of their monthly budget on housing expenses. Unfortunately, these questions do not reveal the decision-making process related to a monthly budget that each individual must navigate based on their circumstances. Regardless, this data is an interesting point of analysis and may imply that students are not saving enough each month and/or are lowballing basic needs expenses based on the high percentage of their monthly budget going towards housing costs.

While students may have enough funds available, long term financial management may be compromised due to the cost of housing during the university period. This may be potential issue to consider for future research on the topic of housing and students.

Respondents also expressed concerns not only about the affordability of housing now, but also how it has continued to increase over time. For example, one respondent noted the following observation: "I lived in Waterloo as a student in off-campus housing (rentals typically found on Kijiji or through word-of-mouth from friends) from 2012-2016 and again from 2018-present. Housing availability and prices have significantly increased in the time between 2016 and 2018." As a result of these experiences and other responses to this survey expressing a desire for rent assistance or a rent subsidy to address this issue of increasing costs, a recommendation promoting awareness of existing rental tax credits for students is outlined in the last section of this report.

The fact that students in Waterloo are facing several maintenance and quality issues combined with spending so much of their monthly budget on housing expenses is concerning. It would appear that increases to housing costs have not resulted in better living conditions for students and cost is often a trade-off for signing a lease with illegal clauses, a phenomenon explored later in this report. Regardless of the cost of housing, students deserve to live in situations that are safe and do not negatively impact their well-being.

9. Student Behaviour and Housing

Understanding student behaviour and awareness about housing in Waterloo is of particular value to this report as any recommendations made going forward must take these into account to enact meaningful changes. This includes consideration of the factors that students value when looking for housing and signing a lease as well as students' knowledge of housing bylaws and their rights as tenants.

9.1 Housing Search and Location

To understand general trends in student behaviour, respondents were asked how often they typically look for new housing per academic year. Most commonly, students only look for new housing once per year (23%), followed by 2 times (22%), 3-4 times (12%), and 5 or more times only receiving 2% of the responses. It is of note that this question was skipped by 41% of respondents while taking the survey, making the sample size for this question considerably smaller than others.

Behaviours regarding commuting and distance to the university were also analyzed. Half of the respondents (50%) walked on foot to the University of Waterloo followed by 32% of respondents who typically took the bus or train. Students who commute by car made up 7% of respondents while biking was less popular at 2% of total responses.

Prior to the COVID-19 pandemic (March 2020, approximately how long was your commute distance in one direction using the mode of transport indicated in question 18?

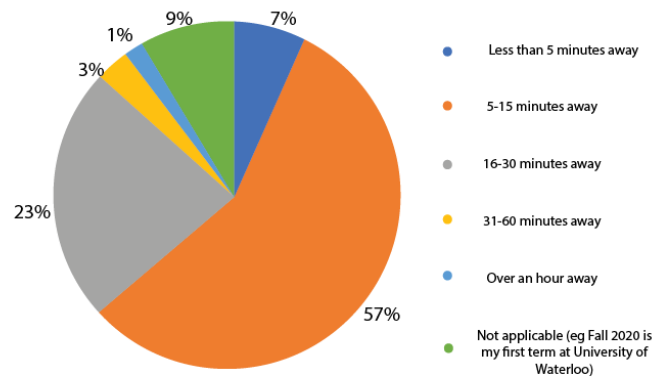


Figure 5: Responses to 'Prior to the COVID-19 pandemic (March 2020), approximately how long was your commute distance in one direction using the mode of transport indicated in question 18?'

Following up that question, students were asked approximately how long their commute time was for one direction. Most students (57%) commuted for 5-15 minutes while 23% spent 16-30 minutes traveling one way (Figure 5). Only 4% of respondents typically spend over 31 minutes on their commute. This finding demonstrates that most students live relatively close to the university in order to walk to campus in a timely fashion. Students value living in close walking distance to the Waterloo campus.

Since students value living close to campus, their housing options are limited to a small area, like the Northdale neighbourhood. As one respondent explained, "... almost all the housing options within a 15- minute walking distance to the Waterloo campus are all owned by the same company (e.g. KW4Rent and Accomod8U are both under the same parent company), so if I don't agree to their terms, I have to pay more for other options or live farther away from campus. I didn't want to compromise commute time." Here, this respondent implies that there are trade-offs that exist when choosing housing options that are close to campus. The prioritization of locale and commuting time for students suggests that any recommendations for change must be targeted at properties and regulations in high student density neighbourhoods close to campus such as Northdale. As mentioned earlier, provincial legislation prevents inclusionary zoning, which would alleviate some problems relating to rising housing costs in Northdale. Thus, alternative desired activities that do not include re-zoning but do highlight avenues for more students to receive rental assistance are detailed later in the report.

9.2 Important Considerations During Housing Search

All students that lived off campus not with family were asked what they believe to be the most important factors to consider when looking for housing. This question was presented in a “select all that apply” format to survey respondents.

The most common answer selected as ‘cost of rent,’ as 72.5% of students chose this as one of their important factors. However, the location of housing was almost as important to students as it received 70% of the response to this question as well. Other notable factors were if the housing ‘included utilities’ (62.91%), the overall ‘cleanliness of the building/unit’ (61.55%), and number of roommates (51.64%) (Figure 6). Interestingly, the factor of the landlord’s ‘use of standardized lease/ other lease related stressors’ had the lowest response at 15%. This implies that while students certainly do consider the use of a standardized lease, it is not as important as other factors like location or cost. As mentioned earlier in this report, since commuting time to the university is so valued, students are often forced to compromise on these factors, such as over-looking the use of a standardized lease for a place close to campus. Other options students mentioned as factors considered when looking for housing were if the building allows pets, if the building is furnished or not, availability of parking, and the number of bathrooms per unit compared to number of roommates.

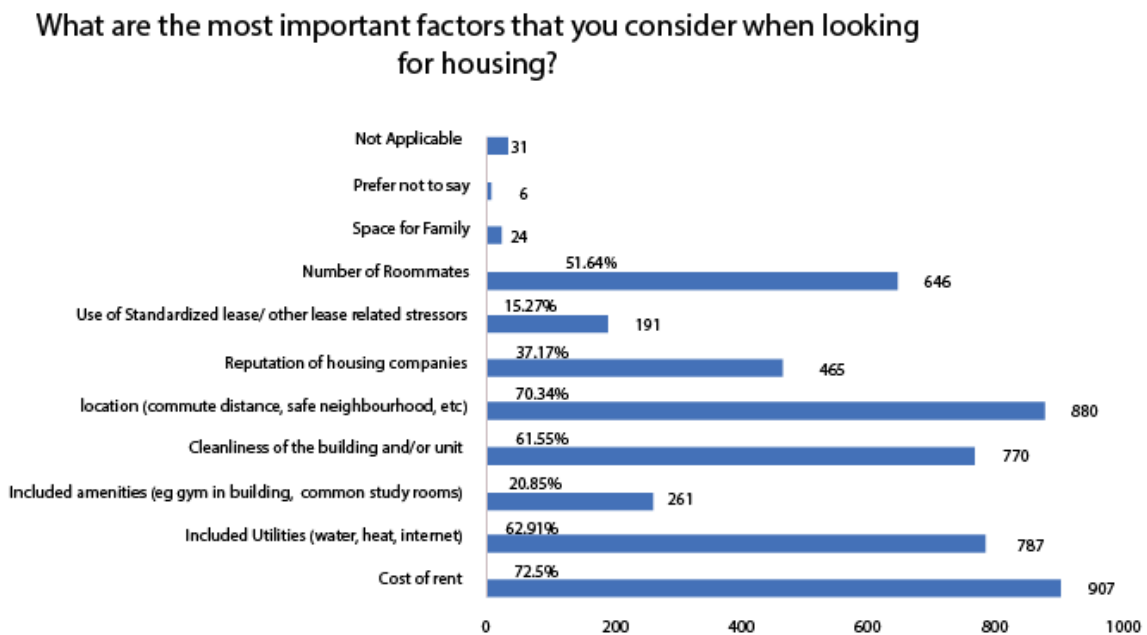


Figure 6: What are the most important factors that you consider when looking for housing?

The subsequent question in the survey asked students to indicate the most important factors considered when extending a lease agreement. This question was also posed in a “select all that apply” format and yielded similar results with cost receiving the largest percentage of responses (64%), followed by maintenance issues (51.5%) and roommates (51%) as the most important factors considered by students. The ‘ease of cancelling the lease’ and ‘subletting of your unit’ also greatly influence student decisions to renew leases, although to a lesser extent than the previous options.

Thus, when searching for new housing and renewing a lease, cost is by far the most determinative factor considered by students, although roommates are highly influential for both decisions as well. This exemplifies just how strong those factors are and how much they influence the student housing market in the region.

9.3 Housing Rights

In order to advocate for changes moving forward, it is important to understand the current level of awareness students have in terms of housing bylaws, lease standards, and their overall rights as tenants. Students were first asked if their landlords in the Waterloo region had been using the Ontario standard lease, as required by the provincial government. Unfortunately, most respondents were unsure (25.9%) if their landlords had been using the standard lease, indicating a general unawareness of housing laws. Only 15% of students said all of their landlords use the standard lease, while 7% said none of their landlords had used it at all. The remaining 52% of respondents did not answer this question, possibly indicating even more students that were unaware of what the standard lease is.

Students were then asked if they had accessed any housing or legal services or if they were even aware those resources existed. Most students (63%) had never accessed any housing/legal service and 31% of students were not aware of any such resources. Of those who did access a service, WUSA Off-Campus Housing was the most popular at 13%, followed by utilizing the WUSA Student Legal Protection Program (6%), and accessing external programs such as ‘Waterloo Region Community Legal Services, the Region of Waterloo Renters Toolkit’ (5%). Students also mentioned utilizing online Facebook groups (6 students) as well as the University of Waterloo Off-Campus Housing site (4 students) when provided the option of ‘other’ in this question.

As a follow up, students were asked specifically if they had ever engaged in informal or formal processes regarding housing situations with a landlord or property management company. The most common response (55%), was “attempted discussion with a landlord or property management company to resolve an issue.” Consultation with a housing advocate or legal counsel was also used by 7% of respondents, while an adjudication hearing or mediation was accessed by 3%. The remaining respondents (35%) said the question was ‘not applicable’ or they ‘preferred not to say’. These questions indicate that students are attempting to engage in discussion with their landlords about the housing issues they are experiencing but they may not be aware of the housing or legal services offered in the Waterloo Region to students.

As a result, recommendations for improved promotion of housing services as well as the formal pathways to report a landlord are detailed later in this report. It is important for the large number of students who indicated they have attempted to discuss their housing situation to know their rights and where to find help, so that they can close the often-unequal power gap between themselves and their landlords.

Those who did indicate a landlord had used the standard lease were then asked if their landlord added additional items to the lease agreement. 70% of students said yes, a landlord had added additional items. Students were asked to elaborate on this by indicating if they had ever signed a lease which included any of the typical additional clauses (Figure 7) in a “select all that apply” format.

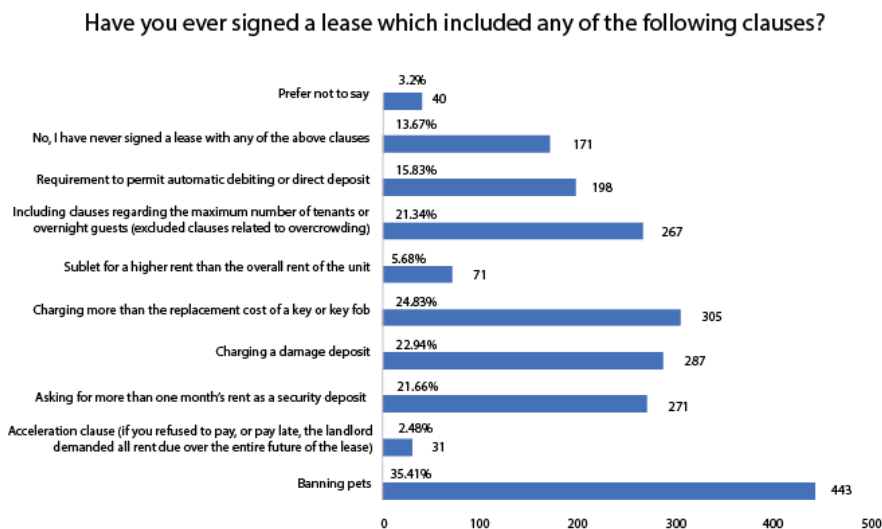


Figure 7: Have you ever signed a lease which included any of the following clauses?

Clauses ‘banning pets’ and ‘charging more than the single replacement of a key or fob’ were the most common issues at 35.4% and 24.4%, respectively. Issues with clauses ‘asking for more than one month’s rent as a security deposit’ (21.6%) and ‘charging a damage deposit’ (23%) were also common. Additionally, a clause ‘regarding the maximum number or tenants or overnight guests’ was indicated by 21% of respondents. The response rate breakdown of many options receiving over a 10% response indicates students have experienced a wide variety of lease-additional clause combinations (e.g., one lease with many clauses, multiple leases with different clauses) during their time in off-campus housing.

As a direct follow up, students that selected at least one clause were asked if they were aware that including the above clauses in a lease is illegal. The majority of respondents (71%) said no, they were not aware the listed clauses were illegal, while 27% said yes, they were aware the clauses were illegal, and 2% indicated they preferred not to say. This demonstrates a gap between the number of housing or legal services that are available and could inform students about the Ontario Standard Lease or illegal clauses, and the actual awareness of these services at the student level. Lack of awareness is a continuing theme in this survey and is mentioned repeatedly by students when given a chance to write about their housing experiences later in this report.

In an effort to combat this gap in knowledge, students asked for WUSA to take action through different campaigns. Awareness ideas include asking for a central place where students could find examples of standard leases, lists of legal vs. illegal clauses, tenant rights, how to advocate for themselves, as well as additional resources like legal aid within the university, and reporting processes available to them on the municipal or provincial level. For example, one student explained that they felt WUSA should “provide information about housing rights to students as early as possible (e.g. during orientation, giving pamphlets or a presentation to students about what is and isn’t legal) so students don’t get taken advantage of. Around the time students start looking for housing (i.e. Winter and Spring terms), host information sessions on how to find housing, housing rights, what to avoid, etc. With more education, more students will resist illegal clauses and landlords and companies will be pressured to stop adding these clauses.”

Other responses include suggestions like “...any pressure that can be applied to major leasing companies (e.g. ICON, Sage, Accomod8U, Schembri) to cease with unlawful practices (such as illegal clauses etc.), would be helpful. As it is, since all housing companies have significant drawbacks, students are forced to pick the one that seems the least scummy to them.” Another respondent felt that WUSA should “advocate for regular inspections by Municipal and Provincial government for landlords to ensure proper licenses are up to date, building codes/by-laws are not being violated, leases are standardized, heavier penalties are being issued to landlords who violate tenant laws with either heavier fines, or bans from being a landlord.” These responses, as well as many others with the same sentiment, have resulted in recommendations outlined at the end of this report which would support better enforcement of housing law, promotion of tenant rights, and increased visibility of pathways for students to report suspicious landlord behaviour.

9.4 Signing Leases

To understand student behaviour, survey respondents were presented with the opportunity to explain their reasoning for signing a lease with additional clauses in an open answer question. This question had a 13% response rate with 161 students submitting answers. The answers were analytically coded into 6 different categories of responses (Table 1):

Table 1: Summary of respondents’ reasons for signing a lease with additional clauses

Category	Number of Relevant Answers
Students didn’t know the clause was illegal	11
Students didn’t care about the clause’s legality	30
Students felt they had “no choice” but to sign that lease	60
Student answer specifically mentions the “pet” clause	22
Students believe all landlords use illegal clauses	30
Miscellaneous	8

These categories are highly generalized as many responses touch upon concerns that could fit into multiple categories, but for the purposes of this analysis, the main theme of each response is used for organization. As such, this question revealed a complex network of concerns students consider when signing a lease with illegal clauses. This has resulted in a few overarching themes of concern such as students' decision to 'not care', feel they had 'no choice', or believe 'all landlords use illegal clauses' when signing a housing lease. These themes appear throughout responses regardless of category; they are centered around the idea that all student housing in Waterloo is managed by only a few companies, making it harder to escape illegal clauses, as well as the highly competitive nature of the student housing market. For example, as the following student explained:

"Every lease I have ever looked at from a unit near campus has had these clauses. Since housing near campus is very competitive (pre covid) if you were to try to tell the landlord they are illegal they would just move on to the line of people behind you who would sign the lease as is. The fact is that if you want to rent a place within 20 minutes of campus you will most definitely just have to accept these. It is well known in the student community that the landlords in the area scam students with these clauses but the landlords have so much power over us that there is nothing we can do."

Other students signed leases at places "because every one we looked at had some or all of those clauses, so we didn't really feel like we had a choice. We just went with the company that had the least [illegal clauses]." Another student mentioned how "I needed a place to stay. They are also classified as condominiums (so they can enforce other rules) and most, if not all, student housing is owned by the same group of people so they can get away with it."

Besides responses demonstrating how students felt they had 'no choice', the cost of housing was a deciding factor for many students when signing a lease with an illegal clause. A large number of responses mention pricing, cost, or budget as a heavy influence on their housing search and ultimately their decision to sign a lease. For example, the following students explained how "I didn't know about it at the time of signing the agreement but found out later it was illegal. At the time the place I wanted to rent was going to be perfect for the academic term if there wasn't covid and other options were either out of price range or the range of which I wanted to live in..." Another respondent said they signed "because I needed housing and it was the most affordable option that was still within a 30-minute walk to campus. if I didn't pay, someone else would and I would lose the housing."

Other students talked about the impact provincial politics had on their housing search: "... Additionally, when searching for a 12-month lease in Waterloo, it can be difficult to find a safe and legal accommodation that fits within my budget. After Doug Ford became MP, OSAP was reduced and did not provide enough funding to afford tuition, books, and rent, even with a part-time job. One bedroom in a five-bedroom suite is often \$550-\$800 per month, and often requires additional payment for Hydro and Internet."

These experiences from students support results previously mentioned where students prioritize short commute times to campus and cost above all else. The themes outlined in this section, in addition to other issues informing the network of concerns students consider while looking for housing, appear throughout the rest of the survey. As a result, they are connected to many improvements students would like to see in the Waterloo regional housing market, which are documented later in the report.

9.5 Housing Discrimination

Students were asked about suspicions of discrimination they may have faced at the hand of landlords or property owners during any point in the tenancy process. A majority of students (64%) indicated that they did not suspect a landlord had discriminated against them, while 9% said they had suspected discrimination. The rest of the respondents were divided between 18% indicating they were unsure or preferred not to answer this question and 9% indicating the question was not applicable to them. While only a small percentage of students suspected having been discriminated against by a landlord, this should not be taken lightly. It is important that students are aware of their rights and the resources that are available to them if they are in placed in a discriminatory situation.

10. Housing Related Stressors

The final section of the Housing Survey related to stressors students may experience while navigating the market in Waterloo.

Students were asked a series of questions relating to potential homelessness and evictions they may have experienced due to the housing market. In a "select all that apply" question, the results show that while most students (58%) never experienced any transient or homelessness periods, other students had. Most commonly, students had to 'couch surf with family/friends for more than 1 night while in between places' or 'stay with family or a partner when they would have preferred not to', both options received 15% of the responses, while 6% of students also had to 'live in a(n) hotel/motel/Airbnb for more than one night' (Figure 8).

Due to the housing market, have you ever had to:

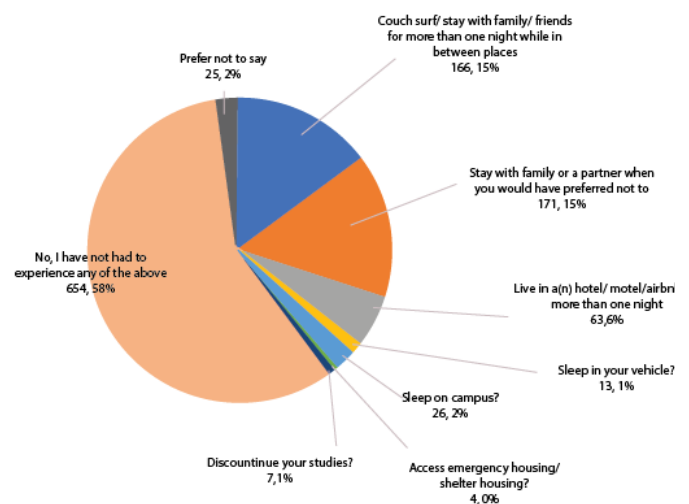


Figure 8: Responses for 'Due to the Housing Market, have you ever had to?'

All options for this question received a response, indicating that students experience a wide variety of transient or homelessness periods that should be of concern to Waterloo Region housing stakeholders.

As mentioned above, 58% of students answering the previous question had never experienced a transient or homelessness period due to the housing market. Similarly, when asked if students had ever felt like they were at a risk of homelessness during their time as a UW student, 85% of respondents said no they never felt at risk. Unfortunately, 12% of respondents felt yes, they had been at risk of homelessness, while 3% preferred not to say. Even if the majority of student respondents have never experienced homelessness or felt at risk of it, the possibility of becoming homeless due to the housing market is prevalent in the written responses received for various questions throughout this survey. For example, one student said "I didn't want to be homeless. It was better to sign a lease with these stipulations [illegal clauses] than to not have housing or a worse condition for housing." Another student explained they signed a lease with an illegal clause like this "because I needed a place to stay. I've spent 4 consecutive months as a UW undergraduate student homeless and living in a park. Not all of us can simply turn away housing opportunities" and another mentioned that it was "because every housing company includes them [illegal clauses in a lease] anyway. There is no way to avoid it unless we want to be homeless."

Another respondent discussed how they "have heard and seen the housing crisis in Waterloo. The homeless population in Kitchener-Waterloo is astounding, and many homeless students sleep on campus and are afraid of getting caught by an authority figure that will kick them out or call the police on them." To sum up students' sentiment; "I didn't want to be homeless and the sublet price was really good."

These examples point to a collective thinking amongst students where they feel immense pressure to sign dubious leases or live in lower-quality housing to avoid joining the homeless student population they know exists in Waterloo. This section reveals a feeling of 'no safety nets', 'no alternatives', and 'no other choices' that convince students to settle for the suspicious, but available housing in the region.

To expand on this, students were asked about their experiences with eviction notices. The vast majority of respondents (88%) had never been provided with an eviction notice by their landlord, while 3% had and 9% said the question was not applicable or preferred not to say. As this is a small sample size, few generalized conclusions can be drawn from the data collected, but what can be said is that students are not typically being evicted from housing once a lease has been signed. Thus, issues with transience or homelessness can be better connected to the housing search and availability of housing rather than evictions.

11. Additional Concerns from Students

11.1 Impact of COVID-19

A major factor for student housing in 2020 and into 2021 has been the impact of COVID-19. Students were asked how the COVID-19 pandemic has impacted their housing situation in a “select all that apply” question format. ‘I have moved in with family’ was the most common scenario experienced by survey participants, receiving 35% of the response which accounts for 465 students. Other significant changes to student housing situations include ‘I have moved out but am still paying rent’ (17.5%), ‘I have remained in my unit but have had less money to afford non-shelter expenses’ (13%), and ‘I arranged a sublet’ at 12.5%. As this is a ‘select all’ question, there is area for some statistical overlap between students moving in with family and moving out but still paying rent as respondents could have indicated both statements applied.

Many students have also chosen to terminate their lease (10.6%) and others (11%) had roommates move out early. However, a great many respondents (26.8%) indicated their housing situation had been unchanged by COVID-19. This may be due to factors including: living off-campus with family pre-COVID, owning rather than renting housing, being an international student unable to get home, or any other number of reasons.

For example, one student explained how they “decided to stay in my apartment rather than sublet and live at home, for risk of bringing home COVID from work and infecting my vulnerable parents.” Similarly, another response said; “I have moved home but had to continue my lease while subletting for less than I have to pay per month because I could not terminate my lease.” Still others detailed how they “had to rent an Airbnb as there was limited short-term housing. Due to COVID, I do not feel comfortable living with strangers, but finding single bedroom housing that is affordable was almost impossible.”

Issues with rent and desire to terminate leases even though the landlord did not agree were also prevalent in the written responses to this question. These experiences demonstrate that students were forced to pay rent on units they no longer wanted or could afford or on units they had already moved out of. This is a stark change to the regular workings of the Waterloo housing market where supply could not meet demand and competition to secure housing was fierce. Now that students have left the region due to COVID-19, those with leases are stuck even if their unit is sitting empty. As this is a major issue, recommendations to support student access to legal resources to aid in lease termination or landlord disputes are outlined at the end of this report.

11.2 Desired Housing Related Changes

All respondents were asked “What, if any, housing-related changes could WUSA or GSA make, that would make your experiences as a UW student more positive?” As an open-ended question, students submitted their suggestions for WUSA in the form of qualitative, written answers. A total of 352 answers were received at a 32% response rate for this question.

Responses were categorized into 9 different groups depending on the main concern of the response. Since some categories are more general than others (e.g., awareness campaigns) sub-groups were included to highlight the specifics of a given response as it relates to the more general category.

Answers were coded into 9 different categories (Table 2):

Table 2: Summary of housing-related changes respondents indicated WUSA and GSA could make

Category	Number of Relevant Answers
Concerns about cost of Housing	61
Awareness Campaigns	52
• Tenant Rights	12
• Lease Legality	10
Lease Termination Assistance	11
Legal Assistance	27
Advocacy	36
• Push for Break-Up of Housing Monopolies	8
• Work with Local Government	13
Subletting/ Leasing System through UW	27
UW (Residences, Suggestions, etc.)	32
• Residence Maintenance	21
Review System of Landlords	17

While this section serves to make student voices heard with regards to changes they would like to see, it does not outline any formal recommendations for future WUSA activities and advocacy work. Formal recommendations are outlined in the final section of the report “Recommendations, Desired Activities and Conclusion”.

Students who answered this question were most concerned with 4 main areas of changes; cost of housing (17%), awareness campaigns (21%), advocacy (16%), and general UW residence issues (15%) (Figure 9). Overall, students want to have better access to secure, good quality, affordable housing in the Waterloo region. How students believe that goal can be achieved is through both targeted awareness and advocacy that address their housing concerns.

What, if any, housing-related changes could WUSA or GSA make that would make your experience as a UW student more positive?

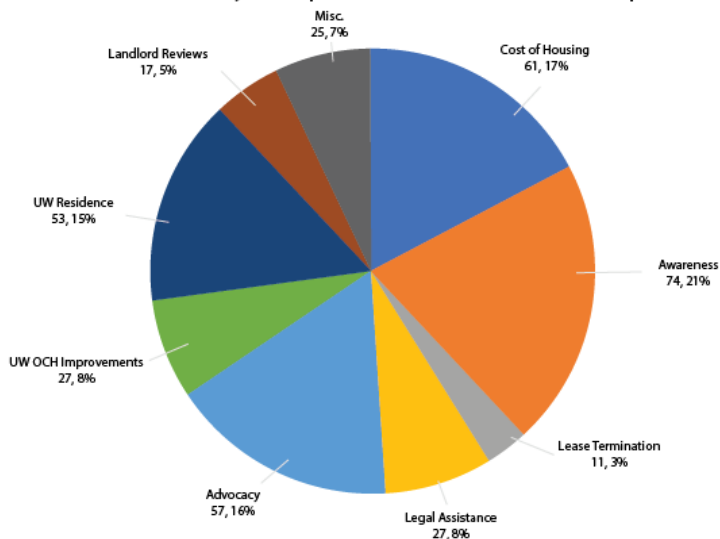


Figure 9: Responses for 'What, if any, housing-related changes could WUSA or GSA make, that would make your experience as a UW student more positive?'

Advocacy encompasses students' desire to address the cost of housing, housing availability, enforcement of housing bylaws, and standards of student living in the Waterloo Region. As shown in Table 2 above, subsections of advocacy include student calls for work with local government. These requests push for local government to increase their enforcement of housing standards and to follow through with lawful consequences if a company does not meet the legal standard (i.e., a landlord not using the Ontario Standard Lease, adding additional clauses, not keeping up with required maintenance). For example, one student explained that WUSA should "find a way to work with the city of Waterloo to more strongly 'regulate' the housing companies around the University of Waterloo. They absolutely try to scam us out of our money through deposits and refusing to return them in some cases..." Similarly, another mentioned the following: "I think the most important thing WUSA can do is continue to advocate to the municipal and provincial governments on behalf of students. Housing corporations don't act upon the demands of students or our organizations, they can only be forced to act by government policies."

The other aspect of the advocacy piece relates to student perception of housing companies near the university. Many students perceive the Waterloo housing market to be a monopoly, where the majority of properties are owned by the same parent company even though they present themselves as being under different management by using various names and logos. Students have expressed many concerns about the monopolization of housing throughout the survey, especially when discussing predatory leasing and rental costs. When students try to "shop around" to compare prices and leases, it is very difficult to escape standard prices and additional clauses set by a large property manager as they own multiple buildings in multiple locations.

For example, Accommod8U owns 13 multi-story apartment buildings in Waterloo all within a 30-minute walk to campus, and majority of their units are 5 bedrooms (Accommod8U, 2021). To this point, students, when answering this question about changes that could be made, express a desire for the housing monopolies to be 'broken-up' or 'better regulated'. This is explained by one respondent when they stated that they want WUSA to "wrangle the predatory housing companies that have amassed a monopoly in Waterloo. Maybe communicate with the local government. It's ridiculous that they're able to abuse the student body like this."

The high rental costs in the area are attributed to this issue in responses explaining how "one of the primary issues is that housing companies have bought up all of the land anywhere near the campus, and now they hold a near-monopoly, enabling them to charge extortionate rent prices and dictate illegal terms. I hope that there could be actual consequences and a major crackdown on the grossly illegal practices of 95% of KW Landlords..."

These examples shed light on the fact that, as mentioned earlier in the report, many students were not aware that it was illegal to add additional clauses to the Ontario Standard Lease that their landlords should have been using with them. To improve this for themselves and other students, respondents submitted ideas for housing fairs, tenant rights information sessions, and better advertised resources. Ideas include: "having more housing fairs/sessions for students to ask questions and exhaust off-campus housing concern. Provide a documents/review of F.A.Q for students, a place for simple explanation of all the specific housing terms and recommended questions/procedures." These sessions would provide "more comprehensive and advertised help for students looking for off-campus housing. Guidance on their legal rights as tenants and a property management company's and landlord's rights. What a lease is supposed to look like and how to negotiate it. What is legal and illegal." Overall, promotion of tenant rights is most important, as one student asks WUSA to "make available housing-related services more known. I'm not sure if one already exists, but a website or something that details what a landlord is and is not allowed to do and what kind of action can be taken to deal with those issues."

The University of Waterloo does maintain an off-campus housing website that includes many of the features that students want, there is a tenant rights and FAQ section as well as a listing/sublet service, but little to no students mention knowing anything about this site in the survey. This indicates there is a large gap in communication between students who want to have more information and the university which hosts a comprehensive site that is not being used or promoted properly.

A common theme throughout the survey responses is how students did not know landlords were predatory until they moved into off-campus housing, or they did not feel like there were other options in the housing market. Students indicated that a University of Waterloo hosted site where students were able to submit reviews of landlords would allow other students to be better able to “shop around” during their housing search as they would be more informed about what landlords are really like. This idea is an extension of the tenant rights awareness as it involves awareness of current landlord practices and behaviours in the region so that students can create a more accurate picture of what a landlord might be like before they sign a lease. For example, some students explained that “having a centralized UW website where students could rate their units/landlords/buildings would allow students to avoid poor living situations and keep landlords accountable...if a consolidated list of websites dedicated to finding houses/sublets does not exist, I think it would be very useful. Additionally, a list of lease clauses to look out for would be amazing. For example, while a 3-year lease is not illegal it makes renting month-to-month basically impossible during undergrad.” A potential review board could include “a list of housing companies or buildings that have been proven to be legitimate/safe/etc. and a list of housing companies/buildings that have been proven to be a scam/unsafe/using illegal practices/full of pests/etc.”

Other supporters of this idea explain why they believe it is important to “consider creating a blacklist or student-contributing forum of housing companies that have historically demonstrated instances in which they included illegal clauses to rental agreements or performed illegal/ill actions against the students. For students getting into the KW housing market, it is often quite difficult for them to know what is a good or bad rental company.” As UWaterloo already hosts an off-campus housing listings website meant for students to secure housing through, a recommendation to seriously consider the implementation of a secure, student-oriented, landlord review board is detailed in the desired activities section of this report.

These desired changes are driven by first-hand student experiences in the Waterloo housing market. It is incredibly important to listen to and take them into account when considering next steps. There are plenty of changes to be made that could improve quality of student living, but the most impactful changes will be rooted in the ideas and suggestions expressed by students.

11.3 Housing Concerns Revisited

The final question in the Housing Survey asked students to provide WUSA with any other information they wished to share about housing that they had not done already. This question received 144 written responses at a 17% response rate.

Similar to the previous question regarding potential changes WUSA could make, 9 categories were created for the purpose of analysis depending on the main context of the submitted response.

The 9 categories of answers submitted include the following (Table 3):

Table 3: Summary of respondents' answers to any additional housing concerns they wanted to share

Category	Number of Relevant Answers
Landlord Issues	25
Specific Landlords are Mentioned	10
Leasing Concerns (long leases, termination, etc.)	14
Costs of Housing	30
Choice of Housing	2
Scammers	7
Suggestions for WUSA	12
UW Housing	14
Roommates	6
Miscellaneous	25

Comparable to findings mentioned in the previous sections, most answers were concerned with the cost of housing and issues with landlords (maintenance, violation of tenant rights, leasing etc.). Students also took this opportunity to highlight specific housing companies they have encountered during their time in the Waterloo region, which includes the general belief that all students have a collective experience of being treated unfairly by these certain companies.

One student expressed this when they explained that "there is no getting out of renting student housing from large companies anymore and they're driving the pricing way up. For example, the place I live in is owned by someone who used to only own the one property and now owns many more and has raised rent for new tenants by over \$100 per month." Another respondent wrote about their belief that "overall, rent in Waterloo Region is exorbitant. I am a mature student who must rent. I make a decent living but as a single mother I cannot imagine ever being able

to afford full-time post- secondary education and trying to live in this region as well. Having to live in shared accommodation with a dependent means that post-secondary education on a full-time basis would be unattainable for me in this region. The increase in the amount of rent makes it exceptionally difficult to live here.” Comparisons to other regions are also made while talking about pricing, one response mentions how “the rent cost in Waterloo is ridiculous compared to Kingston, London, and Guelph housing prices. I have friends who rent really nice apartments for \$500, and in Waterloo those same type of apartments at \$700+ which is ridiculous.”

A co-op student, who must move every term depending on their job location, said “when I was looking for housing in the Hamilton/Burlington area, a lot of the housing targeted towards students (especially those under Hamilton’s student housing program) required that the student needed to be enrolled in one of the local universities/colleges. It would be good if UW could negotiate agreements with municipalities or universities in the cities where many students find co-ops to make it easier to look for housing. Not sure how feasible this is, but it would be even better if the university operated some student housing in other cities, especially those where many students often find co-ops but housing is scarce, like Toronto, Ottawa, and cities in the GTA.”

Unfortunately, the general feeling about the Waterloo housing market is summed up by this response: “Everyone I’ve talked to has some horror stories regarding off-campus housing and all of the major housing companies are known to scam students. It’s not as easy as moving and finding a new apartment.”

12. Conclusion, Recommendations and Desired Activities

Overall, student experiences with the Waterloo Region housing market have not been positive. Students have been frequently taken advantage of because of their lack of familiarity with housing laws and their student status, among other reasons. There is ample opportunity to make needed improvements that will positively affect student experiences with housing, which is an absolutely necessary part of improving their relationship with post-secondary education.

12.1 Advocacy

Regulation of 3-year leases with Termination after 1-year Clauses

WUSA should advocate to the provincial government for better regulation of rental leases that auto renew for 3 years. Students responding to the housing survey detail how lease agreements set for 3 years with the option to terminate on a landlord set schedule after 1 full year, leave them feeling stuck or taken advantage of by landlords.

Due to the post-secondary student lifestyle and world events, signing a 3-year lease is not reasonable for students – especially those in co-op – as many do not know where they will be living in 4 months, much less in 3 years. Landlords advertise their “3-year terms with minimum 12-month lease” to students knowing those unaware of their tenant rights can be easily taken advantage of in various ways (i.e., not refunding deposits, not allowing lawful termination, collecting termination penalties). Loose regulation surrounding these leases, which are common in large property companies in the Waterloo Region, allow for this kind of predatory property management to continue year after year.

As the City of Waterloo does not have purview over regulation of leases, WUSA is encouraged to advocate on the provincial level to clarify what landlords requiring 3-year leases can or cannot do, especially if a tenant wants to terminate their lease after 1 year.

Close Loopholes to Strengthen Landlord Dispute Process

To improve accountability and enforcement measures taken against landlords who violate the Residential Tenancies Act (2006), WUSA should advocate for regulative or legislative changes on this issue to the provincial government. Students currently feel there is no enforcement of Ontario law, particularly with regards to ensuring the Ontario Standard Lease is used and additional (illegal) clauses are not tacked on.

In a Waterloo Chronicle article published in late November 2019, “MPP Fife said changes to the Ontario Building Code and Residential Tenancies Act, which are within the province’s purview, are in some cases needed so cities have tools and mechanisms for better enforcement. She said there’s too often ‘imbalance’ when it comes to student-landlord relationships, not only in Waterloo, but other college and university towns across Ontario” (Jackson B., 2019). WUSA is encouraged to advocate for changes to said legislation especially considering the housing survey results.

As the current dispute process stands both provincially and in the City of Waterloo, a student cannot file a serious complaint about a landlord without already living in the landlord’s rental, making it extremely difficult for prospective tenants to report suspicious behavior before they move in and sign a lease or rental agreement. The ability to report landlord violations to the appropriate authority (municipal, LTB, or Rental Housing Enforcement Unit (RHEU)) before a tenant has moved in is of great importance to student renters. This change would hopefully allow for better enforcement of laws that would pre-emptively improve housing quality before students move into certain buildings.

WUSA should advocate for this change and others to improve the reporting process for students and enforcement of housing laws on both the municipal and provincial levels. WUSA should leverage its connections with elected officials and other post-secondary groups to lobby for changes to be prioritized and introduced to various government bodies with the purview to make said developments.

12.2 Awareness

Promotion of Waterloo Rental Housing Support Portal

WUSA is recommended to promote the City of Waterloo rental housing support and online complaint portal. The City of Waterloo building and property standards bylaw outlines maintenance requirements landlords must keep under municipal rules. If a landlord is suspected of violating said bylaw, tenants can submit a complaint or request an inspection of their rental unit online through the city portal. The City will then review the online complaint and work to resolve it, if the landlord continues to not comply with the bylaw an appeal can be submitted to the city at the tenant's expense (\$170). Requests for inspection are reviewed and replied to within two business days per the City website, if the unit is found to break a property bylaw, an order for compliance will be issued to the property owner.

As mentioned earlier in this report, students are less likely to call for inspection or file a complaint with the city due to a number of factors. One of which, as evidenced by the results of the housing survey, is lack of awareness about enforcement avenues available to students. Survey respondents call on local government to hold housing companies accountable for poor standards of living but rarely mention knowing about or utilizing the city's complaint or inspection services.

Promoting these local avenues through WUSA social media, emails, and other communication methods (in housing events, on housing websites, etc.) will provide awareness for the tangible ways students can advocate for safe housing. There is a need for municipalities to take charge via enforcement (if landlords are slow to respond to student requests for cleanliness or bedbugs for example, or don't respond at all) but the city needs to know about the issue first. Increasing awareness for municipal enforcement services may result in more students submitting complaints, thus allowing the city to enforce quality of housing bylaws and improve student off-campus housing experiences.

Promotion of Ontario Trillium Benefit

WUSA should advertise and raise awareness about student eligibility to receive the Ontario Trillium Benefit. This benefit is a housing tax credit paid in monthly installments to eligible individuals over 18 living in the province of Ontario, who have filed their yearly provincial tax returns. Students renting off-campus housing or even living in designated university residences are eligible to receive this benefit. As the biggest area of concern to students is the cost of housing, the promotion of this benefit will provide a resource to students who may be looking for rent assistance.

Students must file their ON-BEN application form alongside their provincial tax returns to be considered. The Government of Ontario maintains a webpage detailing exact eligibility requirements as well as a tax credit calculator tool. WUSA is encouraged to promote this information and post links to the government webpage during tax season to maximize visibility of this benefit. This is of particular importance to international students and first-time filers who are unaware of how Ontario taxes work.

WUSA Off-Campus Housing Events

It is recommended that WUSA, under their special event portfolio, host more events per year regarding off-campus housing. As students responding to the housing survey rarely mention resources or information provided by the University of Waterloo or WUSA and/or do not mention having any knowledge about said information at all. It is clear there is a gap in student's knowledge about their rights as tenants and resources offered on campus.

While advocacy work is an important and crucial part of improving the housing market for students, it is a lack of knowledge about the market and the laws in place to protect tenants that allow students to be taken advantage of. As evidenced by the results of this housing survey, students are unaware of their rights as tenants, what the Ontario Standard Lease looks like, and the legal resources available should they need them.

These events should take place on a regular basis and should be accessible to all students (i.e., a combination of online webinars/livestreams and in person sessions). Due to the high turnover of students living in Waterloo each term because of co-op placements, the regularity of these informative events is essential. They should be hosted every term or at the very least in February/ March as this is when students typically begin looking at housing for the following fall term.

Additionally, the events should be promoted through WUSA social media and other communication avenues to ensure students are aware of their occurrence. Events may look like online webinars, in-person information sessions, booths around campus, WUSA placement at a university hosted housing fair, or other events where students can interact with off-campus housing advocates. WUSA events regarding Off-Campus Housing (OCH) should include information regarding the legal aspects of securing housing and tenant rights as protected by the provincial Residential Tenancies Act and other laws.

Some suggested topics include:

- (i) The Ontario Standard Lease (what is included, the right to request its use)
- (ii) Examples of illegal or unenforceable clauses that are commonly added (see examples here)
- (iii) Lease termination rights
- (iv) Legal rent increases
- (v) Q&A from students attending the information session

Additionally, as many Wilfrid Laurier University students also live in the same area and frequently with Waterloo students, it may be prudent for WUSA to consider communicating with the Wilfrid Laurier Students Union and their Student Rights Advisory Council to maximize event promotion and spread of important housing information.

This recommendation is essential to improving student experiences with off-campus housing. Lack of awareness and “not knowing” about the legal rights tenants have is a huge barrier to students being able to advocate for themselves in difficult housing situations. Unless students are aware something is not legal, there is little possibility of change in the housing market, particularly with landlords that take advantage of student’s lack of knowledge.

WUSA Off-Campus Housing Website

WUSA is encouraged to create an off-campus housing webpage available on their existing website to centralize information and resources available to students. This ties into the previous recommendation regarding WUSA special housing events as it could be used as a resource provided in those information sessions.

As a supplemental piece to events, a dedicated webpage would provide an alternative, comprehensive resource to students who cannot or do not attend live WUSA events. Currently, the WUSA website does not provide information regarding off-campus housing nor does it include links to other websites where that information could be found. Other student unions like Laurier’s provide direct information regarding tenant rights and legal resources on their websites for easy student access. This central, easy to navigate resource would allow students to gain a broader understanding of the housing market in Waterloo in addition to what their rights are as renters in the region. An accessible website is of particular importance to international and out-of-province students who most likely are unaware of Ontario regulations and competitiveness in the Waterloo housing market.

A WUSA off-campus housing webpage should include:

- (i) A sample Ontario Standard Lease (available to download and read)
- (ii) Lists of illegal clauses commonly added to leases
- (iii) The Ontario Rent Increase guideline
- (iv) Landlord maintenance requirements by law
- (v) Where to file a complaint against a landlord (City of Waterloo vs LTB vs RHEU)
- (vi) Where to access legal assistance (WUSA legal Aid)
- (vii) How students can advocate for themselves to landlords
- (viii) Where to look for safe off-campus housing
- (ix) Examples of questions to ask prospective landlords during a housing search
- (x) Addressing common concerns about off-campus housing
- (xi) Other resources regarding tenant rights

The University of Waterloo department of Campus Housing does maintain a webpage with some FAQs and information regarding tenant rights that may be of interest, but it is not comprehensive, nor it is widely known to students as a resource. A WUSA webpage has the ability to include more information and to be highly promoted by various WUSA communication channels. Once such a webpage has been created, it is recommended that WUSA promote it heavily. This will help ensure that students are aware that a comprehensive, easy to read guide to living off-campus is available to them.

Updating the UW Off-Campus Housing Website

As mentioned, the University of Waterloo department of Campus Housing maintains an off-campus housing website that contains some tenant rights information along with an “off-campus listings” service where local landlords post units available for students to rent in the upcoming terms. Students rarely mentioned this resource when responding to the housing survey and when it was mentioned, students expressed displeasure at the website’s current usability and quality of listings.

Therefore, it is recommended that WUSA and/or a student group working group collaborate with UWaterloo Campus Housing to improve the off-campus listings and classifieds websites. This includes updates to the layout of listings, visual appeal, amount of information provided on a listing, number and quality of photos available, as well as other technical changes to increase student usability.

Additionally, an updated UWaterloo listings website should include a landlord/building review function where students are able to submit comments about local student rentals. This would allow students to share their housing experiences with others, providing resources to make a more informed off-campus housing decision in the future. By executing a review board, students interested in a housing listing would be able to see what other students have said about the building, landlord, or management before contacting an agent. Reviewing previous experiences, especially by other students, is an important information piece currently missing from other recommendations in this report. Implementing a student review board allows for more transparency and vetting of landlords in the KW region that may take advantage of students.

Currently, it is very hard to find credible, student written reviews of major Waterloo landlords through basic research (e.g., Google reviews, Yelp, Facebook). Large property managers who own multiple apartment buildings close to campus have a disproportionately low amount of reviews compared to the number of units rented out every year, and the reviews are generally not detailed. The lack of credible reviews coupled with the insufficient number of reviews expected for large companies, inhibits students’ ability to adequately research potential off-campus housing. The implementation and subsequent promotion of an updated UWaterloo Off-campus listings and review board website available only to UWaterloo students through a university login would dramatically improve the amount and quality of information students have access to while navigating the Waterloo housing market.

12.3 Other

Advertisement of Housing Companies on Campus

Some students point out in the housing survey that landlords who do not treat their student tenants well are allowed to advertise themselves on campus, particularly in the Student Life Center. These students are concerned that the predatory or illegal behaviours exhibited by these landlords continue to affect tenants in part due to their proximity to students (e.g., their booths with a company representative on campus during strategic times). Survey respondents ask for this to stop and for Waterloo/WUSA to prohibit the advertisement of predatory housing companies on campus. As this issue was not addressed by all survey respondents, more information is needed to better determine general campus sentiment regarding this issue.

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Appendix A: 2017 Report on Waterloo Student Accommodation

Data obtained from Waterloo's Town and Gown Committee's 2017 Report on Waterloo Student Accommodation (The Student Housing Working Group, 2017):

Student Housing Demand		
Indicator	Description	Value
Total Undergraduate Enrolment	# Full-time UG students at UW and WLU Waterloo campuses as of Nov. 2016	36,264
Total Graduate Enrolment	# Full-time Grad students at UW and WLU Waterloo campuses as of Nov. 2016	+4,899
Local Co-op Work Term Students	# students working within driving distance	+1,506
Non-tenant/ Commuter Waterloo Students	# students not renting in city, residing at home or traveling to campus	-10,291
Total Potential Student Tenants	# total Waterloo students less non-tenant/ commuter students	32,378
Total Potential Off-Campus Tenants	# total potential student tenants less on-campus beds	23,397

Student Housing Supply		
Indicator	Description	Value
On-Campus Beds	# beds available on-campus in Waterloo as of Nov. 2016	8,981
Low-Density Licensed Rentals	# beds in low density licensed rental units	+6,946
Multi-Residential Beds	# beds in multi-residential buildings in catchment area as of Nov. 15, 2016	+16,175
Traditional Apartment Beds	# beds in traditional apartments	+1,336
Total Rental Beds Available	# on- and off-campus beds	33,438
Total Off-Campus Beds	# total rental beds available less on-campus beds	24,457

Appendix B: Survey Questions

DEMOGRAPHIC QUESTIONS

1. You are currently a(n):
 - a. Undergraduate student
 - b. Graduate student

2. Are you currently enrolled in experiential learning (e.g., in a co-op program, internship, or practicum)?
 - a. Yes
 - b. No

3. Do you identify as a mature student? A mature student is typically defined as an undergraduate student who has been out of high school for at least 2-4 years. You can also see the exact definitions by faculty at this link. -> UNDERGRAD
 - a. Yes
 - b. No
 - c. Prefer not to say

4. In what type of graduate program are you currently enrolled? -> GRAD
 - a. Research-based master's student
 - b. Course-based master's student
 - c. Professional master's program
 - d. PhD student
 - e. Other, please specify:

5. Are you an international student?
 - a. Yes
 - b. No

6. During a typical school term, do you usually live on- or off-campus?
 - a. On-campus (University of Waterloo housing) -> redirect to only answer 10, 11, 14, 16, 21, 24, 36-38
 - b. Off-campus with parents or other family -> redirect to only answer 7, 9-11, 14, 16, 18-21, 24,29, 30, 36-38
 - c. Off-campus, not with family

7. When studying in-person (i.e. not co-op, pre-COVID), which of the following municipalities do you most frequently live in?
- City of Waterloo
 - City of Kitchener
 - City of Cambridge
 - City of Guelph
 - City of Toronto
 - City of Hamilton
 - Other city in the GTA
 - Township of Wellesley
 - Township of Woolwich
 - Township of North Dumfries
 - Township of Wilmot
 - Other, please specify
8. Are you residing in housing geared specifically to students (e.g., "student" cooperative housing or "student housing")? -> if answered 6c
- Yes
 - No
 - Unsure
 - Not applicable
9. Do you:
- Rent
 - Own
 - Live in a housing cooperative
 - Other, please specify:
 - Not applicable

STUDENT SATISFACTION

10. In your time as a UW student, have you experienced the following maintenance/quality issues with any residential units in or near the Waterloo region? (Select all that apply) ->UNDERGRAD
- Poor water quality
 - Lack of heating or ventilation systems (e.g., broken heat, no vents in kitchen, lack of windows or mechanical ventilation)
 - Mold or mildew
 - Pests (e.g., cockroaches, vermin)
 - Evidence of damaged or rotting building materials
 - Cracks and weathering of doors and/or windows
 - Other (please explain)
 - Prefer not to say
 - Not applicable (e.g., I have not experienced any of these issues)

11. In your time as a UW student, have you experienced the following maintenance/quality issues with any residential units? (Select all that apply) -> GRAD
 - a. Poor water quality
 - b. Lack of heating or ventilation systems (e.g., broken heat, no vents in kitchen, lack of windows or mechanical ventilation)
 - c. Mold or mildew
 - d. Pests (e.g., cockroaches, vermin)
 - e. Evidence of damaged or rotting building materials
 - f. Cracks and weathering of doors and/or windows
 - g. Other (please explain)
 - h. Prefer not to say
 - i. Not applicable (e.g., I have not experienced any of these issues)

12. After paying for your share of housing and related costs (including rent/mortgage, utilities, at home parking), do you have:
 - a. Insufficient funds to cover basic needs (e.g. food, clothes, other bills)
 - b. Enough funds to just cover basic needs (e.g. food, clothes, other bills)
 - c. Enough funds to cover basic needs and unanticipated expenses (e.g. food, clothes, other bills, car maintenance, unanticipated overage or moving fees, etc.)
 - d. More than enough funds to cover basic needs, unanticipated expenses and luxury items (e.g. food, clothes, other bills, car maintenance, unanticipated overage or moving fees, designer goods, recreational travel, etc.)
 - e. Prefer not to say
 - f. Not applicable

13. How much of your monthly budget goes to housing expenses (including rent/mortgage, utilities, at home parking)?
 - a. Up to 30%
 - b. Between 31-50%
 - c. 51-80%
 - d. 81% or higher
 - e. Prefer not to say
 - f. Not applicable

14. How often do you have housing issues within a 4-month term? Issues may be related to maintenance, major problems with other tenants, etc.
 - a. Never
 - b. 1-2 times
 - c. 3-5 times
 - d. 6-7 times
 - e. More than 7 times
 - f. Prefer not to say
 - g. Not applicable

15. Have you ever suspected that a landlord or property owner discriminated against you, at any point in the tenancy process (including viewing or tenancy application) due to an aspect of your personal identity? Click here to review forms of discrimination identified by the United Nations.
- a. Yes
 - b. No
 - c. Unsure
 - d. Prefer not to say
 - e. Not applicable
16. In your time as a UW student, have you resided in housing that: (Select all that apply)
- a. Required 2 or more major repairs (e.g., heat/AC maintenance, lock malfunctions, broken windows, defective plumbing or electrical wiring)
 - b. Was overcrowded (e.g., 3+ individuals occupying each bedroom)
 - c. None of the above
 - d. Prefer not to say

STUDENT BEHAVIOUR

17. How often do you typically look for new housing per academic year (Sept 1 to Aug 31)?
- a. 1 time
 - b. 2 times
 - c. 3-4 times
 - d. Over 5 times
 - e. Prefer not to say
 - f. Not applicable
18. Prior to the COVID-19 pandemic (March 2020), what mode of transportation do you typically use to commute to the University of Waterloo?
- a. By foot
 - b. By bike
 - c. By bus or train
 - d. By car
 - e. Not applicable (e.g., Fall 2020 is my first term at the University of Waterloo)
19. Prior to the COVID-19 pandemic (March 2020), Approximately how long was your commute distance in one direction using the mode of transport indicated in question 18?
- a. Less than 5 minutes away
 - b. 5-15 minutes away
 - c. 16-30 minutes away
 - d. 31-60 minutes away
 - e. Over an hour away
 - f. Not applicable (e.g., Fall 2020 is my first term at the University of Waterloo)

20. Prior to the COVID-19 pandemic, have you ever had to travel further to campus than what you indicated in the previous question?
- Yes
 - No
 - Unsure
 - Not applicable
21. If you could choose, how far would you be willing to commute to campus if it meant staying in your current community over moving to Waterloo region?
- Less than 30 minutes
 - 30-44 minutes
 - 45-59 minutes
 - 1-2 hours
 - 3+ hours
 - Prefer not to say
 - Not applicable (e.g., I already lived in Waterloo region prior to starting at the University of Waterloo)
22. In 2018, the Provincial government made it mandatory for landlords to use a simplified standard lease agreement for all tenants. A sample version can be found on the Ontario government's website to download. Have your landlord(s) been using the standardized lease for your housing since then?
- Yes, all of them
 - Yes, some of them
 - Yes, a few of them
 - No, none of them
 - Unsure
 - Prefer not to say
 - Not applicable
23. Did your landlord add additional terms to the standard lease agreement? ->IF Q20 abc
- Yes
 - No
 - Prefer not to say

24. Which of the following housing/legal services have you accessed? (Check all that apply)
- a. WUSA Off-Campus Housing Service
 - b. WUSA Student Legal Protection Program
 - c. GSA Student Legal Protection Program
 - d. External services (Waterloo Region Community Legal Services, the Region of Waterloo Renters Toolkit, etc.)
 - e. None of the above
 - f. I wasn't aware of any of these services
 - g. Prefer not to say
 - h. Other, please specify:
25. While you have been a tenant, have you engaged in any of the following processes with a landlord or property management company? Select all that apply:
- a. Attempted discussion with a landlord or property management company to resolve an issue
 - b. Consultation with housing advocate or legal council
 - c. Mediation
 - d. Adjudication (hearing)
 - e. Prefer not to say
 - f. Not applicable
26. Have you ever signed a lease which included any of the following clauses? Select all that apply:
- a. Banning pets
 - b. Acceleration clause void (if you refused to pay or pay late rent, the landlord demanded all rent due over the entire future of the lease)
 - c. Asking for more than one month's rent as a security deposit
 - d. Charging a damage deposit
 - e. Charging more than the replacement cost of a key or key fob
 - f. Sublet for a higher rent than the overall rent of the unit
 - g. Including clauses regarding maximum number of tenants (excludes clauses relating to overcrowding) or overnight guests
 - h. Requirement to permit automatic debiting or direct deposit
 - i. No, I have never signed a lease with any of the above clauses
 - j. Prefer not to say
27. Were you aware that including the above clauses in a lease is illegal? -> if they've selected any of the clauses
- a. Yes
 - b. No
 - c. Prefer not to say

28. Why did you agree to the terms that you identified in question 25? -> if yes to q26, not mandatory

STRESSORS

29. Due to the housing market, have you ever had to: (Check all that apply)
- a. Couch surf or stay with family/friends for more than one night while in between places?
 - b. Stay with family or partner when you would have preferred not to?
 - c. Live in a hotel/motel/Airbnb for more than one night?
 - d. Sleep in your vehicle?
 - e. Sleep on campus?
 - f. Access emergency housing/shelter housing?
 - g. Discontinue your studies?
 - h. No, I have not had to experience any of the above
 - i. Prefer not to say
30. Have you ever felt like you were at risk of homelessness during your time as a UW student?
- a. Yes
 - b. No
 - c. Prefer not to say
31. Has a landlord ever provided you with an eviction notice or asked you to vacate a unit?
- a. Yes
 - b. No
 - c. Prefer not to say
 - d. Not applicable
32. In Ontario, to protect tenants from being evicted without cause, landlords may evict tenants for a limited number of reasons. One reason is because they have family members moving in. Landlords can evict tenants if they have a family member who will be moving into the accommodations occupied by the renter. Was this reason used in the eviction that you faced? -> if answered yes to question 30
- a. Yes
 - b. No
 - c. Unsure
 - d. Prefer not to say
 - e. Not applicable

33. After you moved out, did you learn that your landlord's family did move in? -> If selected "Yes" to question 31
- Yes
 - No
 - Unsure
 - Prefer not to say
34. What are the most important factors that you consider when looking for housing? Select all that apply.
- Cost of rent
 - Included utilities (i.e. water, heat, internet)
 - Included amenities (e.g. gym in building, common study rooms)
 - Cleanliness of the building and/or unit
 - Location (commute distance, safe neighbourhood, etc.)
 - Reputation of housing company
 - Use of standardized lease/other lease related stressors
 - Number of roommates
 - Space for family
 - Other, please explain:
 - Prefer not to say
 - Not applicable
35. What are the most important factors that you consider when extending a lease agreement? Select all that apply.
- Cost of rent
 - Maintenance issues (including timeliness of landlord responses)
 - Roommates
 - Neighbours
 - Ease of cancelling the lease
 - Subletting your unit
 - Other, please specify:
 - Prefer not to say
 - Not applicable
36. How has COVID-19 impacted your housing situation, if at all? Select all that apply:
- Unchanged
 - I have remained in my unit but have had less money to afford non-shelter expenses
 - I have remained in my unit but have been unable to afford housing costs
 - I have been evicted
 - I have chosen to terminate my lease
 - I have moved out but am still paying rent
 - I was able to negotiate rental costs (e.g., reduced rent, revised payment schedules)

- h. I arranged a sublet
- i. I attempted to arrange a sublease but was unable to procure a subtenant
- j. My roommates moved out early
- k. I have moved in with family
- l. Prefer not to say
- m. Other, please specify:

FINAL THOUGHTS

- 37. What, if any, housing-related changes could WUSA or GSA make, that would make your experience as a UW student more positive?

- 38. If there is any other information that you would like to tell us about housing, but we have not asked about, please tell us now.