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Strong Foundations: Building Community through Improved Rental Housing Data

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Abstract

We examine limitations to extant data available to researchers and community developers on affordable rental housing, particularly as they pertain to smaller geographies. Drawing upon extensive, community-engaged research conducted in Cape Breton Regional Municipality, Nova Scotia, we find that 43% of rentals are in the secondary market (i.e., structures such as duplexes and accessory apartments), although data are not collected on this housing type on the part of government. We also find that most rents do not include all utilities, meaning that extant data present a partial view of housing costs. In addition, we examine how the inclusion of additional variables (e.g., utility costs, accessibility and targeting of the stock) and housing types—namely rooming houses—may contribute to a more robust understanding of rental housing in our communities. Data show that rooming houses are the most affordable source of market-based housing, and that landlords commonly target their units to particular renters, such as seniors and families. Less than 3% of rentals are accessible, and these units have higher shelter costs, despite an aging population.

Keywords: rental housing, affordable housing, secondary rental market, housing policy, poverty, Nova Scotia

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1.0 Introduction

Having good data is essential to understanding the provision and nature of affordable rental housing, as well as the interrelated issue of homelessness, in our communities. Community developers use information on stock, vacancies and rents to assess need and demand (Housing and Homelessness Partnership, 2015; Macleod et al. 2014), while rural regions conduct period-prevalence counts to grasp the extent to which they feature hidden homelessness (Bickerton & Oake, 2016). There are countless ways, in fact, data are used to examine and intervene on these issues, for example: to inform collective impact initiatives (Medicine Hat Community Housing Society, n.d.), to calculate housing benefits (Province of Manitoba, n.d.); National Housing Collaborative, 2017), to assess whether shelter allowances and social assistance rates are adequate (Brandon, 2015; Kneebone & White, 2015), and to conduct university-based research on housing stock and tenant experiences (Teixeira, 2011).

Despite the critical importance of such data, significant limitations exist, particularly for those outside census metropolitan areas (CMAs). Within the Canadian context, the Canada Mortgage and Housing Corporation's (CMHC) annual rental market report is the foremost data source on this tenure type; it is, however, focused on census agglomerations (CAs) and census metropolitan areas—to the exclusion of smaller geographies. Also, data collection in CAs ignores, despite its size, the secondary market entirely, which is comprised of rentals in buildings with fewer than three units. Moreover, important characteristics of the market are excluded in all rental reports, to include unit accessibility, cost of utilities, targeting to specific sub-groups (e.g., seniors and families), and particular housing types (i.e., rooming housing). Overall, these omissions raise concerns about the extent to which current data accurately reflect affordable housing need and supply within smaller geographies specifically, and among the most vulnerable, more generally.

To explore these gaps, this note presents findings emanating from extensive, community-engaged research conducted in the Cape Breton Regional Municipality (CBRM), Nova Scotia, Canada, a CA experiencing significant economic and population decline (Statistics Canada, 2017). Therein, we examine (a) the size of the secondary market, (b) shelter costs of secondary units, (c) utility costs of all units, and (d) how the inclusion of additional variables (e.g., accessibility and targeting of the stock), and housing type—namely rooming houses—may contribute to a fuller understanding of affordable rental housing. Our findings, while focused on a single community, have implications for researchers and community developers working on affordable housing and housing insecurity particularly, but not exclusively, in smaller geographies.

1.1 Available Information on Rental Housing

The emphasis of the annual rental market report provided by CMHC is on the primary segment of this market, defined as units in buildings in which there are at least three rentals, such as purpose-built apartments (CMHC, n.d.a). Information is provided on average and median market rents, with rents being defined as "the actual amount tenants pay for their unit…utilities such as heating, electricity and hot water may or may not be included...." (CMHC, n.d.a, para. 9). Information on turnover and vacancy rates are also provided (CMHC, n.d.a).

Additionally, CMHC provides data on the secondary market for some CMAs; thus capturing units such as accessory apartments or a unit in a commercial building, as

well as single-detached homes, duplexes, row housing, and condominiums for rent (CMHC, n.d.b). In such cases, there are three different surveys which may be administered, to include: vacancy information for condominium rentals (the Condominium Apartment Vacancy Survey), average rents for condominium rentals by unit size (the Condominium Apartment Rent Survey), and average rents for other secondary market units by dwelling type (the Household Rent Survey) (CMHC, n.d.b). Based on cross-country consultations, the federal government recently announced that data will be collected on "social and affordable housing," (CMHC, 2017a, para. 6) although the geographic areas in which this will take place, as well as how 'affordable housing' will be defined, are unknown.

Beyond this, little has been published on rental housing outside of large Canadian urban centres. Research on stock has documented the decline of affordable rentals in urban areas across the country, including public housing (August, 2008; Silver, 2011), non-profit units (Dalton, 2009; Pomeroy & Falvo, 2013) and market rentals (August & Walks, 2017; Jones & Ley, 2016; Murdie & Teixeira, 2011).

Research also notes a general lack of available data on the secondary rental market (Harris & Kinsella, 2017). In a national study, half of all rentals were estimated to fall within this category, including 50% of rental housing in CMAs and 66% in other communities (CMHC, 2016b). Urban studies have also estimated the local size of this market (Patterson & Harris, 2017) or the presence of particular types of rentals, notably basement suites, therein (Mendez & Quastel, 2015). Some studies point to the substandard quality and safety of this housing (Harris & Kinsella, 2017; Tanasescu, Wing-tak, & Smart, 2010), its dissimilar rental costs compared to units in the primary market (CMHC, 2016b; Harris & Kinsella, 2017; Patterson & Harris, 2017) and the concentration of these units in lower-income neighbourhoods (van der Poorten & Miller, 2017).

Extant work also sheds light on rental housing by documenting the experiences of tenant sub-groups, noting barriers experienced by immigrants, refugees, Indigenous renters, people with mental illness, and different household types. Barriers include discrimination, unaffordable rents, poor-quality units, crowding, and the need to call upon personal networks to find places to live (Anderson, 2013; Brandon & Peters, 2015; Jones & Teixera, 2015; Lauster & Easterbrook, 2011; Leviten-Reid, Johnson, & Miller, 2014; Leviten-Reid & Parker, 2018; McEwan & Teixeira, 2012; Sherrell, D'Addario, & Hiebert, 2007; St. Arnault & Merali, 2019; Teixera, 2011). Also, seniors describe a lack of affordable rental housing in rural communities in particular and note barriers to aging in place due to unit design (Leviten-Reid & Lake, 2016; Weeks & Leblanc, 2010). And, in general, many authors highlight several underlying rental market challenges in the communities in which their studies take place, including low vacancies and a limited supply of affordable and subsidized housing (Brandon & Peters, 2015; Jones & Teixera, 2015; Lauster & Easterbrook, 2011; McEwan & Teixeira, 2012).

2.0 Methods

2.1 Sampling

Data were collected in 2015 and 2016 on 5,624 units of rental housing located in the CBRM. This included all units of public housing located in the municipality (N=2,729), all non-profit rentals in the CBRM (N=590), and a sample of rentals owned by private landlords (N=2,305). Our participation rate was 63%, with 296 of

the 467 landlords and property managers contacted completing the survey. Data on 84 rooms in 22 rooming houses were likewise collected from 19 landlords. Rooming houses are defined as buildings in which renters are provided with single rooms, and in which shared laundry, kitchen and common rooms may or may not be included.

Our sampling frame for for-profit, market-based rentals was created by obtaining a list of rental properties from the municipality, which staff had developed through a windshield survey, and a list of property owners obtained from the province. This list was supplemented with local advertisements for rental housing. For non-profits, we compiled a list of housing providers by consulting with local community-based organizations and verifying membership directories of housing organizations. For rooming houses, staff at Cape Breton Community Housing Association, which coordinates Housing First and manages a shelter, created a list of such properties with which they were familiar. This list was supplemented by asking all landlords we contacted if they owned any rooming housing.

Data were collected via telephone or in-person interviews except in four cases, where landlords completed surveys, which we delivered to them either in person or by email. For our data collection on for-profit, market-based units, we contacted all rental property owners located in the largest community and for which a phone number was obtained. Data were collected from landlords in peripheral areas, using our list of property owners, until we had sufficient information to statistically generalize to the population of units in these less populated locations—data were collected on 1,017 units located in communities outside of the municipal core. Where applicable, questions were reviewed with participants, and all completed surveys were checked for response errors.

2.2 Variables

We collected data on rents and utilities, accessibility, vacancies, and whether the housing was intended for particular kinds of renters. We also collected data on the type of building in which each unit was located, the number of rental units in each building, and the number of bedrooms in the rentals.

Housing accessibility is defined as being ‘liveable’, ‘visitable’, or ‘not accessible’. A ‘liveable’ unit contains the accommodations necessary for a resident who uses a wheelchair (e.g., wide doorways, accessible washrooms, and lower countertops). A ‘visitable’ unit is one that can accommodate a visitor who uses a wheelchair (e.g., wide doorways and one accessible washroom on the main floor) (CMHC, 2016a), and ‘not accessible’ refers to all other units.

To capture rents, we asked landlords to report on the monthly rent charged to tenants, and then asked if this amount included heat (yes/no), lights (yes/no) and water (yes/no). If one or more utility was not included in the amount reported, research participants were asked to estimate the monthly cost of utilities not included. We then created a value for shelter costs by summating the rent reported plus any of these three utilities paid by the tenant.

The provision of housing to particular sub-populations is examined via a binary variable. Landlords were asked if they targeted their units to specific renters (yes/no). Particular sub-populations were identified by the researchers in consultation with Cape Breton Community Housing Association, through a pre-test of the survey instrument with landlords, and by scanning advertisements for rental housing in the community. Final categories include seniors, families, students,

mature singles and couples without children, professionals, and Indigenous renters living off reserve.

For building type, we used the following categories: (a) rented single-detached house, (b) converted house or building, (c) duplex or semi-detached house, (d) purpose-built apartment building with fewer than five storeys, (e) purpose-built apartment building with five storeys or more, (f) company house (built by coal and steel companies during the last century and now privately owned), (g) row house, (h) commercial–residential mixed use, and (i) movable dwelling–mobile home (i.e. trailer–camper). Number of units in the building is a discrete—numerical—variable, with single-detached homes being rented out in their entirety coded as '1', similar to accessory apartments and single units in commercial structures. Whether or not the rental was situated in the primary or secondary market was then assessed—via the assignment of a binary variable—based on whether there were less than three or three or more units in the building.

Because fieldwork took place over a one-year period due to the large scale of the project, we asked landlords to indicate, for each unit on which they were reporting, if they experienced a vacancy during the 12 months up to the day they participated in our survey. If they answered yes, they were asked to report the total number of days vacant for each applicable unit.

2.3 Analysis

Analysis for this research note is restricted to data collected on market rentals (N=2,697), the majority of which are owned by for-profit landlords (N=2,305), with the remaining owned by non-profits, as well as the data on rooms in rooming houses (N=84 rooms in 22 rooming houses). Data collected on subsidized housing are excluded from our analysis, in keeping with the CMHC rental market report. We present descriptive data and also conduct bivariate analyses by unit size. Studio and one-bedroom units are collapsed due to small cell sizes, as are units with three or more bedrooms. Because our data on rents and shelter costs are not normally distributed, we present median values and conduct non-parametric tests.

Variables were explored to determine the extent of item non-response. Only utility costs had a significant amount of missing data (10%). Missing values were replaced using conditional mean imputation based on the number of bedrooms in the rental unit and the cost of utilities reported by participants able to provide this information (McKnight, McKnight, Sidani, & Figueredo, 2007).

2.4 Generalizability

We conducted chi-square goodness of fit analyses to determine if our data collected on market rentals reflect the population of rental units. Fit was not assessed for non-profit units because we collected data on all units of this type. We examined dwelling type (comparing our sample to the National Household Survey), the location of units in the core of CBRM versus the periphery (comparing our sample to the municipality's windshield survey), and whether the unit is located in the primary or secondary rental market (comparing our sample to the municipality's windshield survey). Importantly, no differences were found in the distribution of variables in these comparisons.

3.0 Findings

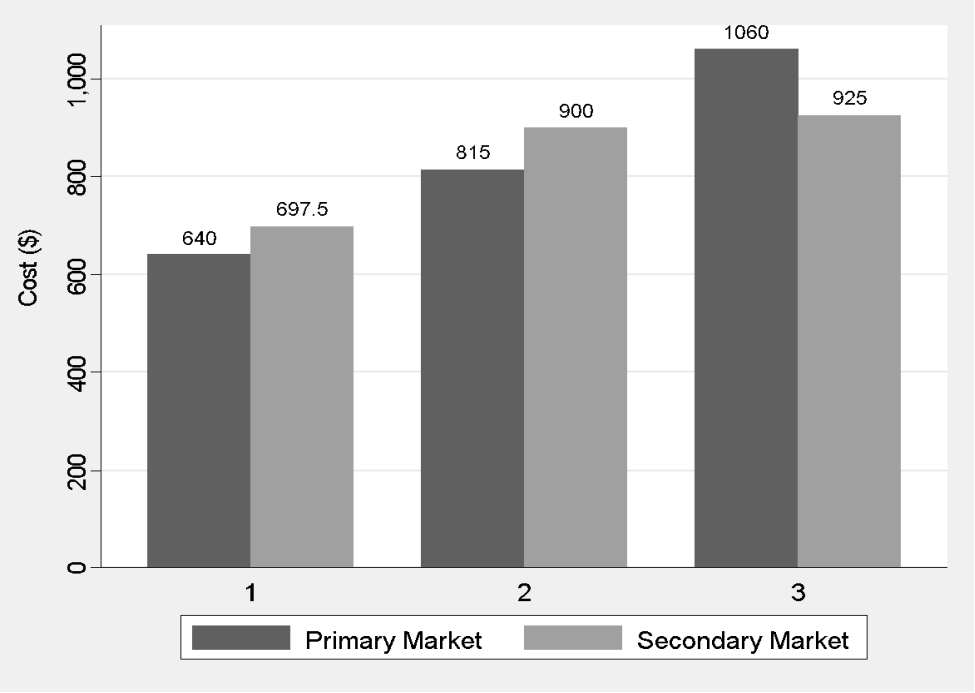
3.1 The Size of the Secondary Market

Among market rentals, 43.08% are located within the secondary market, with the remainder in the primary market. Of the secondary market rentals, the majority are duplexes or semi-detached dwellings (42.60%), followed by rented, single-detached homes (28.14%) and converted houses or buildings (15.23%).

3.2 Shelter Costs in the Secondary Market

Shelter costs are statistically different in these two markets (see Figure 1). For one- and two-bedroom units, median shelter costs in the secondary market are higher ($p < 0.01$ and $p < 0.001$), while among three-bedroom rentals, they are statistically lower in the secondary market ($p < 0.001$).

Figure 1. Rents with utilities in the primary and secondary markets, by unit size.



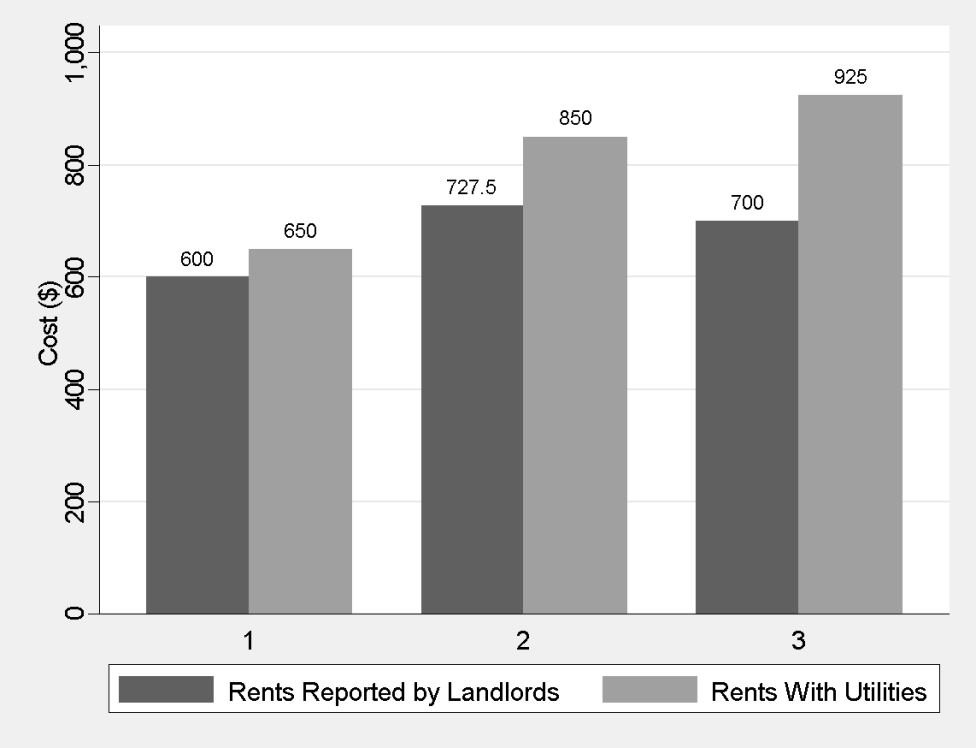
All differences are significant ($p<.01$ for one-bedroom and $p<.001$ for two- and three-bedroom units).

3.3 Rents, Utilities, and Shelter Costs

Most units do not have all utilities included: 76.53% do not include lights, 58.09% do not include heat, and 9.16% do not include water. Calculating median market rents using information reported by landlords—meaning it may or may not include some or all utilities, the method used in the rental market report, results in statistically lower costs as compared to when utilities are added. Figure 2 illustrates that for a one-bedroom unit, the median rent using amounts reported by landlords is $600.00. When lights, heat and water are included, the median increases to $650.00, $Z = -15.64$, $p < 0.001$. For a two-bedroom unit, the median rent using amounts reported by landlords is $727.50, versus $850.00 when utilities are included $Z = -32.95$, $p < 0.001$, and for units with three or more bedrooms, the median rent using

amounts reported by landlords is $700.00 versus $925.00 when utilities are included, $Z = -20.30$, $p < 0.001$.

Figure 2. Rents and Rents with Utilities Included, by Unit Size.



All differences are significant ($p < .001$).

3.4 Additional Types and Characteristics of Market Rental Housing

3.4.1 Rooming houses. The median rent of a room in a rooming house is $451.00 per month. Note that 92% of these included all utilities in the rents reported, so median shelter costs are the same (i.e., $451.00). This is lower than the median shelter cost of one-bedroom rentals, $Z = 11.07$, $p < 0.001$. For vacancies, 5.95% of the rooms experienced a vacancy in the year on which landlords were reporting.

3.4.2 Accessibility. Examining market rentals, 82.85% of units are considered 'not accessible', 14.63% are considered 'visitable,' and 2.52% are considered 'livable.' Table 1 reveals that most accessible units are two-bedroom, with 4.01% deemed 'liveable' and 20.94% deemed 'visitable.'

Table 1. *Accessibility of Rental Units, by Unit Size*

	One Bedroom	**Two Bedroom**	**Three Bedroom**	**Total**
Livable	0.38% (2)	4.01% (64)	0.35% (2)	2.52% (68)
Visitable	7.52% (40)	20.94% (334)	3.53% (20)	14.63% (394)
Not accessible	92.11% (490)	75.05% (1,197)	96.12% (545)	82.85% (2,232)

Note: This table reports on 2,694 units due to three units with missing data related to accessibility.

Shelter costs for accessible housing are also higher. Among two-bedroom units, median shelter costs are $1,100.00 for 'livable' units, $977.50 for 'visitable' units and $825.00 for 'non-accessible' units, χ^2 (2, N = 1541) = 175.95, $p < 0.001$. One and three-bedroom units were not assessed due to small cell sizes. Among two-bedroom units, experiencing a vacancy over the past year was also associated with accessibility, with 6.25% of 'livable' units, 5.09% of 'visitable' units and 9.94% of other units having at least one day vacant, χ^2 (2, N = 1595) = 8.21, $p < .05$.

3.4.3 Targeting of rental housing. Market rental housing is targeted to particular groups: (a) 32.78% of units are targeted to seniors, (b) 11.66% are targeted to families, (c) 7.46% are targeted to professionals, and (d) 4.45% are targeted to mature singles or couples. Less than half (45.99%) of market rental units do not target a specific type of tenant.

4.0 Discussion

This community-engaged research suggests important limitations with data available to those working on the interrelated issues of affordable rental housing and homelessness, particularly, though not exclusively, in communities smaller than CMAs. First, they confirm that the secondary market is indeed significant—at 43.08%—in the CBRM. As such, the extant data available through the rental market report cover just over half of the population of market units in this specific municipality. Moreover, while the research reported here is cross-sectional, information obtained from the municipality on the 472 building permits issued between the springs of 2015 and 2018 reveal that new construction is overwhelmingly concentrated in the secondary market: (a) 57.20% of the permits were for single-unit dwellings, (b) 20.13% were for duplexes, (c) 20.55% were for movable dwellings, and (d) less than 1.50% were for either three or four-unit dwellings (Whitters, 2018). Also, while the secondary market is often thought to consist of more affordable housing (Harris & Kinsella, 2017; Patterson & Harris, 2017; Teixera, 2011), our results indicate that it is in fact *more* expensive among one- and two-bedroom units in the CBRM.

As such, several implications follow. A lack of secondary rental market data may result in a miscalculation of the supply of affordable units and misguide development responses. In addition, the incorrect perception that the uncaptured or 'hidden' secondary market represents more affordable sources of rental housing may misinform the allocation of (lower) shelter allowances and rent supplements on the part of policy makers.

Findings suggest that the collection of utility costs significantly impacts the assessment of overall rental housing affordability. In short, the method currently utilized underestimates median costs from between $50.00 and $225.00, depending on unit size, or between 8% and 24% of the actual housing costs faced by households. These more complete figures provide a more robust assessment of costs faced by tenants, which again inform the understanding, on the part of stakeholders, of the local supply of rentals which are affordable, and the adequacy—or not—of financial support for those living in the study region. For example, for a three-person household which receives a $620 shelter allowance from the province (Government of Nova Scotia, 2013), 89% of rental costs are covered when using the CMHC method but only 67% with utilities included. Overall, results suggest that median market rents should not be conflated with shelter costs.

Likewise, the collection of data concerning unit accessibility highlights the significance of affordability and accessibility among this sub-population. That is, findings demonstrate a limited number of accessible units and higher associated costs in the CBRM. This again has implications with respect to rental housing supply and how this matches the local and aging population, 48% of which report activity limitations (CMHC, 2017b). These data would thus provide a more accurate assessment of community need to funding agencies and sponsoring organizations/developers planning new builds and modifications of existing stock.

The targeting of stock as evidenced through our findings counters the neutrality of the information presented in CMHC data. That is, while the report assumes the housing captured therein is available to all, our results suggest this may not be the case. Finally, results on rooming houses confirm not only the existence of this type of shelter in the CBRM, but also that it is *the* most affordable source of rental housing available. Generally, this is significant information for community organizations and municipalities assessing need, demand, and supply, given: (a) those who are emergency sheltered often rely on rooms as a next step in the housing continuum based on the high cost of one-bedroom apartments, and (b) those most likely to experience homelessness in the municipality are unattached, with no dependents (Bickerton & Oake, 2016). Additionally, the province has a designated shelter allowance for individuals staying in rooms of $223.00/month, (Government of Nova Scotia, 2013); making the cost of such housing available in the rental report would inform an analysis of the adequacy of this financial assistance, since rooming housing is typically accessed by those experiencing some of the most severe material and social deprivation in Nova Scotia and across the country (Hwang, Wilkins, Tjepkema, O'Campo, & Dun, 2009; Leviten-Reid & Horel, 2016; Lottis & McCracken, 2015).

5.0 Conclusion

Our research note provides results from a single case, and although findings overlap with other extant work, particularly on the secondary market (CMHC, 2016b), fieldwork conducted in other parts of Canada would inform and augment these findings.

It is also important to note again that the annual rental market survey is not conducted for areas with populations under 10,000. Thus, the findings reported in this research note are applicable particularly to census agglomerations—in the case of the size and costs of the secondary market—and all larger populations—in the case of collecting data on rooming houses and additional variables. In the case of Cape Breton Island, for example, no annual rental housing data are available for those living outside of the CBRM boundary. Instead, the census provides some information on shelter costs for renter households; however, this is not disaggregated by unit size or conducted regularly. Additionally, CMHC conducts a rural rental market survey, but only irregularly and within certain smaller geographies. As such, efforts are also needed to make more regular rental market reports available to all communities, given the prevalence of housing insecurity and homelessness in rural Canada (Dashora, Kiaras, & Richter, 2018; Karabanow, Naylor, & Aube, 2014; Waegemakers Schiff, Schiff, Turner, & Bernard, 2015). If resources are not available federally, one potential suggestion would be for local communities to conduct their own research on rental stock, in tandem with homelessness counts. This is, in fact, the approach taken in the CBRM, with data on rental stock and homelessness collected simultaneously.

Identifying weaknesses with extant data is not an argument for the elimination of the rental market report. On the contrary, this annual and free resource is perhaps unparalleled in other sectors related to community development and reflects an institutionalized infrastructure and considerable expertise. The current findings suggest that most modifications needed to address limitations are potentially straightforward to implement, such as asking landlords about unit accessibility and utility costs. The willingness of government to invest in affordable rental stock and provide financial assistance to tenants is also in place (Government of Canada, 2017). With some modification, our understanding of the stock and the cost of living in these rentals can be improved for use by all stakeholders, and to maximize support for those in communities of all sizes who, given often precarious housing situations, surely need it the most.

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