

A REPORT BY: THE DUFFERIN LIVED  
EXPERIENCE COLLECTIVE

# BARRIERS BEYOND THE CITY

HOUSING AND ECONOMIC POVERTY IN DUFFERIN COUNTY, ONTARIO

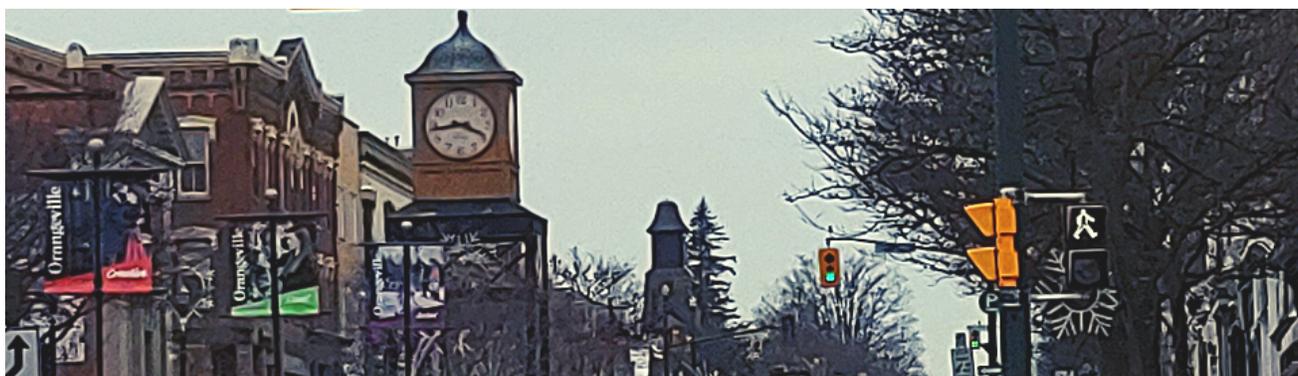


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BEYOND THE CITY  
HOUSING IN RURAL URBAN SPACES

[www.dufferinchange.ca](http://www.dufferinchange.ca)



## About This Project

Dufferin County is a unique place where rural and urban life collide. To put this another way, Dufferin County is located beyond the city in a rural-urban space. Because of Dufferin County's location in a rural-urban space, the people who live there face specific housing challenges that are often neglected in government housing policies due to an urban-centric national conversation about housing and homelessness in Canada.

Beyond the City: Housing in a Rural-Urban Space is a community-engaged project of the Dufferin Anti-Poverty Collective that responds to an urgent need for knowledge exchange concerning homelessness in Ontario's rapidly growing rural-urban spaces. By highlighting local knowledge and experience from Dufferin County, ON, this project shares strategies and resources for addressing homelessness in communities located at the rural-urban nexus.

The project reports summarize key issues facing people living with economic poverty in Dufferin. These reports are based on findings from surveys with 81 people with lived experience of homelessness in the County between 2017 to 2019, four follow-up focus groups with 23 participants, and one community feedback session. The report has been reviewed by a community advisory committee.

This project is supported by TM University, the Community-Engaged Scholarship Institute (CESI) at the University of Guelph, Wilfred Laurier University, the University of New Brunswick Saint John, and received funding from the Social Sciences and Research Council of Canada. The use of the data in these reports was reviewed by the REBs at the University of Guelph (20-03-24), TM University (2020-358) and the University of New Brunswick, Saint John (051-2021).

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*We dedicate this project to IN and all those who have been harmed or killed by economic poverty.*

## Introduction and Scope

Housing affordability is a growing concern in Canada, not just in larger cities but in smaller towns and rural areas as well. In more rural communities, homelessness is often “hidden” and shared rooms, couch surfing, and motels all play significant roles in providing immediate housing, that may not be safe, stable or permanent.

In Dufferin County the social housing sector is relatively small, with wait times for subsidized housing that span 4 to 7 years.<sup>1</sup> Thus, for many individuals experiencing homelessness or near homelessness, social housing is not an immediate option. Similarly, the shelters available in the county are limited and short-term. For example, until recently, there was no shelter for adult men in the county<sup>2</sup> resulting in family separation and higher levels of men sleeping rough. As a result of the limited availability of social housing, transitioning from temporary housing options (shelters, motels, and/or transitional housing) to the private rental market is the most common trajectory for people experiencing homelessness or near homelessness. This report examines how people with lived experience of homelessness and near homelessness navigate the private rental housing market in Dufferin County. Before delving into the specific barriers, we have provided a quick snapshot of the housing situation among survey respondents with lived experience of homelessness in Dufferin.

### A Snapshot of Survey Respondents' Experiences of Homelessness

- 12% had never been homeless, but identified as experiencing near homelessness, that is, being at imminent risk of becoming homeless; 61% had previously experienced one or more episodes of homelessness; 27% were experiencing their first episode of homelessness at the time of survey (Figure 1).
- The average age of those experiencing homelessness for the first time was 44.7 years.
- 78% of respondents identified as having a disability and 34% had moved to Dufferin County within the past year (Figure 2)
- Significant numbers of people experiencing homelessness or near homelessness were caring for children (21%), visible minorities (11%) and/or Indigenous (9%) (Figure 2)
- The most common places people experiencing homelessness stayed were someone else's place, a shelter, a rented room, a motel/hotel and transitional housing.

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1 Dufferin County (2019). Dufferin County 10 Year Housing & Homelessness Plan: Housing is key. <https://www.dufferincounty.ca/sites/default/files/housing/Dufferin%20County%2010>

2 Ibid.

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Figure 1: Survey respondents' experience of being homeless (n=77)

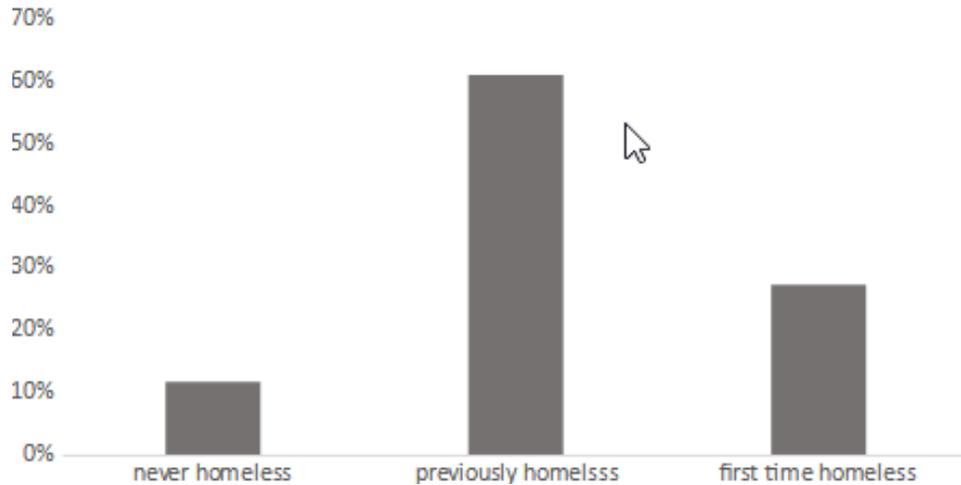
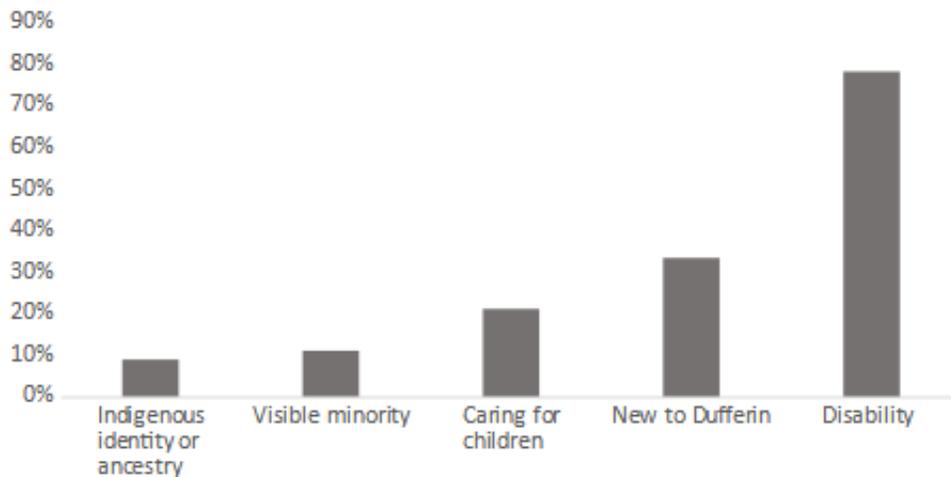


Figure 2: What we know about people with lived experience of homelessness in Dufferin County (n=79)



In the next section, this report discusses three thematic barriers to housing on the private rental market in Dufferin County that emerged from focus groups: the unique challenges of housing in rural-urban spaces, documentation, and discrimination.

## Housing In Rural Urban Spaces

Dufferin County consists of eight municipalities. Orangeville and Shelburne have the largest populations in the County, but the smallest geographic area.<sup>3</sup> Dufferin County's proximity to densely urbanized cities, like Toronto and Mississauga, as well as rural and semi-rural parts of South-Central Ontario, creates unique impacts on the housing market.

Data from the 2021 Census of Canada indicates that Dufferin County experienced overall population growth of 7.3% between 2016 and 2021, with Grand Valley (30.3%) and Shelburne (10.4%) experiencing particularly large growth.<sup>4</sup> For comparison, the national average for population growth was 5.2% and the provincial population growth was 5.8%.<sup>5</sup> The location of Orangeville, where the majority of the resources and social supports in the region are found, is a more urban community but faces rural-style challenges such as transportation gaps, in ways that are different than in larger cities.



Moreover, while Orangeville is home to vital social supports, residents in nearby municipalities struggle to get into the city, exacerbating isolation and poverty. Demographic growth has increased pressure on the private rental housing market. The mix of housing in Dufferin strongly skews towards single-family detached homes and townhomes, with these forms comprising 80% of the built housing stock.<sup>6</sup> As a result, the private rental housing market is highly constrained, with a low supply of purpose-built rental housing. At the same time, the high demand for housing throughout the Greater Toronto Area has placed additional pressure on rural-urban areas like Dufferin County, which have drawn in high numbers of residents from urban areas who are used to paying higher rental rates than many longtime residents of Dufferin County.

3 Dufferin County. (2022). Explore the county. Dufferin County: Explore the county. <https://www.dufferincounty.ca/explore-county#local-municipalities>

4 Statistics Canada. (2022, February 9). Population growth in Canada's rural areas, 2016 to 2021. Statistics Canada: Census of population. <https://www12.statcan.gc.ca/census-recensement/2021/as-sa/98-200-x/2021002/98-200-x2021002-eng.cfm>

5 Statistics Canada. 2022. (table). Census Profile. 2021 Census. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released February 9, 2022. <https://www12.statcan.gc.ca/census-recensement/2021/dppd/prof/index.cfm?Lang=E> (accessed February 25, 2022).

6 Dufferin County (2019). Dufferin County 10 Year Housing & Homelessness Plan: Housing is Key. <https://www.dufferincounty.ca/sites/default/files/housing/Dufferin%20County%2010->

## BARRIERS BEYOND THE CITY

In focus groups, it was said that landlords have been known to take advantage of this market imbalance, by pressuring long-term tenants to vacate so they may increase rent. One participant recounted the following story:

“

I got notice saying that I had to move because it was going to be heavy construction and I had to be back in two months when they finished the construction on the dive I was living in...within three days construction began and it went for a year straight. And I got two-week notice saying I had to leave because there was going to be more construction that was worse than before. A legal notice said I'll be back in two months and that was a year and a half ago.

”

This participant was never able to return to their home, as it was rented to someone else without their knowledge. They also lost most of their belongings when the landlord disposed of them. In turn, low supply and vacancy rates in the private rental market, and long waitlists for subsidized housing, create barriers to finding alternative accommodations for participants like this individual. Several people with lived experience of homelessness or near homelessness were familiar with the same two or three landlords and expressed that it is easy to get a reputation as a “difficult” person in a small community which can jeopardize other housing opportunities.

An absence of public transportation is also a complicating factor specific to the rural-urban location of Dufferin County. One participant explained, “It’s really hard for seniors with poverty and no vehicle, no money for a cab.” Because public transit in the county is limited, the absence of a private vehicle limits housing options, as well as access to support services. In turn, the cost of using and maintaining a vehicle creates additional financial pressure for people experiencing economic poverty in Dufferin County. An increasingly common practice in Dufferin is sheltering people experiencing homelessness in motels located on the periphery of small urban areas, for months, or even years. Several focus group participants noted the deleterious impact on their health of prolonged stays in motels. Impacts included extreme isolation and loneliness, an inability to prepare healthy or desirable food, and conflict with other residents due to the unsuitability of accommodations for long-term occupancy.

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5 Statistics Canada. 2022. (table). Census Profile, 2021 Census, Statistics Canada Catalogue no. 98-316-X2021001. Ottawa, Released February 9, 2022. <https://www12.statcan.gc.ca/census-recensement/2021/dppd/prof/index.cfm?Lang=E> (accessed February 25, 2022).

6 Dufferin County (2019). Dufferin County 10 Year Housing & Homelessness Plan: Housing is Key. <https://www.dufferincounty.ca/sites/default/files/housing/Dufferin%20County%2010->

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Finally, participants also noted the relative neglect of homelessness and housing affordability in small towns and rural areas from public attention. As one participant stated,

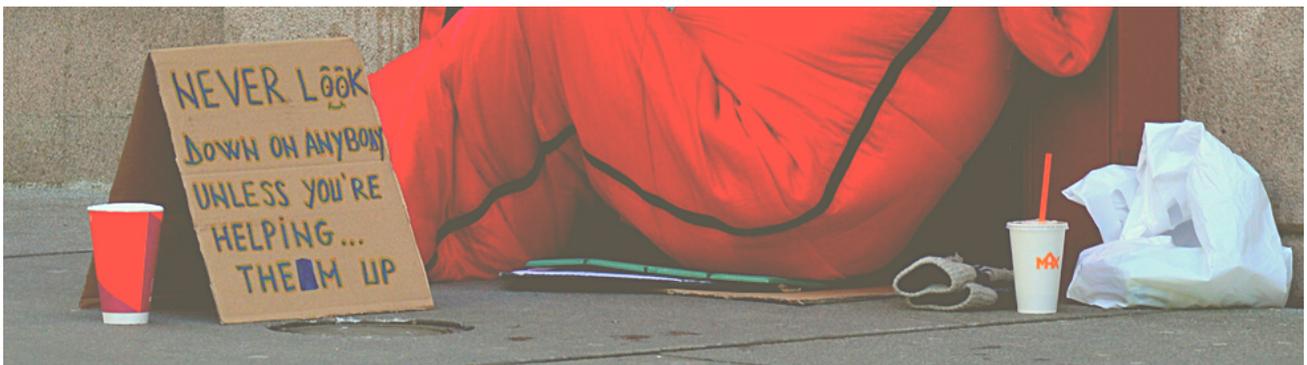
“

Toronto gets way more spotlight than we do - like homelessness - because they're much bigger than us, but homelessness is homelessness.

”



And homelessness comes with unique challenges in small towns and rural settings. For instance, there is a small number of shelters in Dufferin, and if residents have difficulty complying with rules and regulations – for example, many shelters do not permit substance use- they may become “banned” and left without emergency shelter options. Overall, it remains challenging for residents of Dufferin County to find safe, secure, and affordable rental accommodation for people experiencing homelessness or near homelessness, or living with economic poverty.



## Documentation

In the context of this report, documentation refers to the personal, legal and financial materials that are commonly required or requested in the process of applying for housing (public or private). In Dufferin County's heated rental housing market, those seeking housing must quickly produce documents requested by landlords to be considered for tenancy. This demand for documentation can be burdensome and dehumanizing and can present significant barriers to accessing housing for people living with economic poverty or transitioning from homelessness to more stable housing. As one participant explained:

“ [it] is hard [here] because even for a one bedroom they want credit checks, they want references, they want proof of work. How are you going to be like, 'yeah I'm on welfare right now, I'm having a hard time'?”

People moving from the shelter system to the private rental market may not have references from past landlords. People struggling with poverty may have poor credit scores as a result of previous or current circumstances, be social assistance recipients and/or be unemployed, factors that landlords read as “undesirable” in a prospective tenant, which further encumbers the search for housing.

Unsurprisingly, people with lived experience of homelessness or near homelessness frequently recounted stories of how documentation was used by private market landlords to exclude prospective tenants experiencing economic hardship. Some common practices, including applying rent-to-income ratios or asking for a deposit to merely submit a rental application are not legally permissible in Ontario.<sup>7</sup> For instance, one social assistance recipient recounted the following experience:

“ They want the application and the deposit at the same time. And how do you do that if you're on [Ontario Works (OW)]? Because they want proof that you actually have a lease in place before they issue any money. And if the landlord won't guarantee the apartment to you, then how do you even proceed?”

This story demonstrates how being a recipient of social assistance adds additional precarity to what is already a complex search for private market rental housing in Dufferin County. In the context of Dufferin's limited rental market, these practices systematically disadvantage people with low-income and/or fixed incomes.

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<sup>7</sup> Practices in contravention of the Ontario Human Rights Code, Reg. 290/98 and Ontario's Landlord Tenant Act

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In addition, some research participants described documentation practices that were likely being used in violation of the Ontario Human Rights Code and privacy guidelines including obliging tenants to provide criminal records checks, to share screenshots of their current bank account balance, and/or to provide personal information not pertinent to the application, such as relationship status.<sup>8</sup> Some participants questioned the legality some of these requests. For instance, one participant asked: “Why are they allowed to ask for a criminal record check now? Everybody asks for that, is that a real legal thing?” The extensive scope of documentation requests can be frustrating for those seeking housing. The legality of these requests may also be confusing.

Requests for documentation were reported to be more stringent in buildings that provided adequate or decent standards of living. This left people living with economic poverty with a lack of safe and suitable housing options. One participant noted when discussing their experiences:

“

But we look physically at a building and go like—cause the criteria is going to be harder, prejudice isn't even going to be a factor at that point, we just know it's more based off our personal situation. With the credit checks and income level and all that other stuff.

”

In competitive housing markets, like Dufferin County's, those seeking rental housing have few options other than to attempt to comply with documentation requests. This is because refusing to provide the documentation a landlord requests, or hesitating to do so, can cost them the opportunity to become housed. Landlords' requests for documentation can also be irrelevant at times, since a person's criminal record (or lack of one), receipt of social assistance, credit score, and employment history may have no impact on the kind of tenant they will be. The amount and scope of documentation requested by landlords and property managers in Dufferin County's housing market also allows assumptions to be made about prospective tenants based on the documentation they can or cannot provide, which can ultimately lead to discrimination.

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<sup>8</sup> Ontario Human Rights Commission. (2009). Policy on Human Rights and Rental Housing. <http://www.ohrc.on.ca/en/book/export/html/2491>



## Discrimination

Under the Ontario Human Rights Code (the Code), accommodation is a protected area of social provisioning meaning the Code protects against discrimination in housing. Nonetheless, focus group participants reported many experiences of discrimination in the private housing market in Dufferin. The most common forms of discrimination the researchers heard about was based on receipt of social assistance, race, and family status, all protected grounds under the Code. Section provides an overview of the different forms of discrimination participants with lived experience of homelessness and near homelessness experienced in Dufferin County while seeking private market rental housing right.

Focus group participants overwhelmingly reported experiencing discrimination in the rental housing market based on receiving social assistance. One participant explained,

“

ODSP, OW, or whatever your situation is, that application goes to the bottom of the pile, because you're not desirable as a tenant.

”

Another stated, “we've been hung up on...just as soon as they hear OW.” Discrimination on the basis of disability and/or family structure was also reported by focus group participants.

For example, one participant stated bluntly,

“

Once [landlords] hear you have kids and that they are disabled, no.

”

While social assistance, disability and family status are protected grounds in Ontario, low vacancy rates allow landlords to simply pick someone else.

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In addition, people experiencing economic hardship are often excluded from consideration for vacant units due to low credit scores or low wages. Income information can legally be requested by landlords and property managers from prospective tenants. However, housing providers are only meant to use this information to determine whether a person will be able to afford rent – not to discriminate against social assistance recipients, and/or those living on low-incomes in housing provisioning.<sup>9</sup>

Still, focus group participants described how this information was used in a discriminatory manner. For instance, one participant stated, Finding landlords who are willing to rent to people living with evidence of economic hardship, like a less than perfect credit score, is challenging in the county.

“

If you don't have better than perfect credit they aren't going to rent to you anyway.

”

Finding landlords who are willing to rent to people living with evidence of economic hardship, like a less than perfect credit score, is challenging in the county.



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<sup>9</sup> Ontario Human Rights Commission. (n.d.). Human rights in housing: An overview for landlords (brochure). Ontario Human Rights Commission. <https://www.ohrc.on.ca/en/human-rights-housing-overview-landlords-brochure>

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Discrimination against income assistance recipients and an unwillingness to rent to people experiencing poverty intersects with racism to further marginalize Black, Indigenous, and community members of colour. Dufferin County is a largely white county where racialized community members reported instances of being stared at while going about their activities of everyday life. Racialized focus group members reported experiences of racial discrimination when inquiring about or applying for rental housing.<sup>10</sup> They reported changes in prospective landlord demeanor upon meeting in person, including demands for additional information, and units that were available suddenly being occupied. One racialized focus group member relayed the following experience after being encouraged by a landlord to come to see a unit over the phone:

“

I go to see [the apartment] and he sees me and then all of a sudden his demeanor is not as friendly and he's not as upbeat, he's somber, and then all of a sudden it's like, "can we get an application from you?" "Oh well, you know you're going to have to go online with the application."

”

While the Code is clear, discrimination in rental housing can be difficult to prove.<sup>11</sup> Those not experiencing these forms of discrimination may feel that a complaint to the Human Rights Commission or the Landlord Tenant Board (LTB) is a solution. However, a complaint is a time-consuming process which puts an additional burden on those seeking housing. As a focus group participated, shared with respect to experiencing discrimination, "It's just unbelievable. They actually break every law there is and wait for you to come to challenge them." Racial discrimination is layered onto discrimination on the basis of income and family status to make private market renting in Dufferin County especially challenging for racialized people and families facing economic hardship.

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10 Racialization is the process by which societies construct races as real, different and unequal in ways that matter to economic, political and social life. For more details see: <https://www.ohrc.on.ca/en/racial-discrimination-race-and-racism-fact-sheet>

11 Ontario Human Rights Commission (2005). Part I- Freedom from Discrimination. <https://www.ohrc.on.ca/en/guide-your-rights-and-responsibilities-under-human-rights-code/part-i-%E2%80%93-freedom-discrimination>.

## Solutions

Research participants, with lived experience of homelessness and near homelessness in Dufferin County, had many suggestions for improving access to housing options in the private rental market for people experiencing economic poverty. Lived expertise captures the direct knowledge the barriers and issues involved with affordable housing, homelessness, and living precariously of people in the community. We briefly outline three suggestions below:

### 1. Including Affordable Rental Units in New Residential Developments

Inclusionary zoning is a regulatory tool that allows municipalities to require affordable housing units to be provided in new residential developments.<sup>12</sup> Municipalities in Ontario can require future developments contain a set percentage of affordable housing rental units. The following quote from the focus group data provides context to the proposed solution:

“

Like I've said before, I think for every subdivision or amount of houses that builders are building they set aside, or make, a building or certain amount of houses in their subdivision for low income housing. Why isn't there some sort of tax break they can get where they are basically donating these houses. If they're going building them anyway—have so many for regular, and then so many for low-income. Even if they build town houses, build a little condo with 30 little apartments or something, it would take them just as long.

”

### 2. Safe, Comfortable and Dignified Housing Options

Low-income housing is often in undesirable locations, not properly maintained, and/or may have safety concerns. One participant stated,

“

Most affordable housing [in Dufferin] is really gross. Like, if you're going to get a cheaper place it's— I don't need ceramic floors or hardwood floors—I'm not talking about that, I'm just saying I don't want it to be gross. I don't want a bug infested, stinky, smells like mold and mildew, mold.

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<sup>12</sup> Ontario Planning Act, Regulation 232/18: Inclusionary Zoning. <http://www.ontario.ca/laws/regulation/180232>

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## 3. Family Dynamic Shelters

It is not only single persons who seek shelter but entire families as well, and communities must be in positions to ensure their residents are able to continue to live, work, and stay in the community while in transition. Until very recently, there was no men's shelter in Dufferin County and there is still a shortage of family shelters spaces. Building new shelters accessible in Dufferin County for families, single individuals, and homeless persons, is an important step in supporting the Dufferin community.



## Conclusion

People with lived experience of homelessness and near homelessness experience many challenges in navigating the private rental housing market in Dufferin County. Survey research and focus group data demonstrates how the homelessness and housing precarity in Dufferin County is conditioned by the unique geographic realities of the county. While a lack of suitable, affordable housing, barriers created by documentation, and experiences of discrimination in the private rental housing market are not unique to rural-urban spaces, these spaces face additional challenges. Challenges include rapid population growth, inadequate investment in affordable housing, the isolation impacting people living with homelessness and housing precarity, and the demographic homogeneity. Those living with homelessness and housing precarity in the county have vital knowledge about the challenges faced in negotiating private market rental housing, as well as some potential solutions to reduce barriers to housing access.