
Final Report

Ready to Rent BC:
CRD Evaluation and
Expansion Up-Island

December 9, 2013



Real Estate Foundation Final Report – December 9, 2013
REFBC Grant 2012-59

Ready to Rent BC received a grant from the Real Estate Foundation of BC for \$15,000 to do the following:

1. Review program outcomes, evaluation results, and analyze the reasons for R2R’s success and create a series of best practices.
2. Test these best practices as we expand up-island by: offering a total of 6 courses in Duncan/North Cowichan area and in Campbell River and Nanaimo.

RESULTS

1. Course delivery: Seven (7) courses were delivered in three communities on Vancouver Island as outlined below:

Location		Target Population	Participants	Graduates
Cowichan Library	Nov 1 - Dec 13, 2012	Mainly youth under 25	14	9
Cowichan Tribes	Jan 31–Mar 7, 2013	Aboriginal people on reserve, wanting to move off-reserve	11	10
CWAV Cowichan	Jan 31– Mar 7, 2013	Women with a history of abuse	11	7
Literacy Cowichan	April 18-May 23	People with very low literacy skills and the general population	14	14
Courtenay	June 5 and 12	Staff from local agencies	4	4
Campbell River	June 6 and 13	Staff from local agencies	22	22
Campbell River	Nov 8 to Dec 13	Women staying in third stage transition housing	10	10 (potential)
Total			86	76

2. Expansion Planning

Ready to Rent BC met with people from the following communities to discuss possibilities of bringing Ready to Rent BC courses to those communities. We met people from Duncan, Ladysmith, Gabriola Island, Hornby Island, Nanaimo, Courtenay, Campbell River and Port Alberni (in person, phone and email). We also presented to approximately 60 people whose funding comes from BC Housing. Some communities are interested in bringing Ready to Rent to their communities while some are not. Some have funding to do so but most do not.

Ready to Rent BC is expanding its work on Vancouver Island by creating formal partnership relationships with various community agencies and by training local facilitators to deliver the courses through the partner agencies. We developed a train the trainers model and trained 8 facilitators in September. We are in discussion with two other communities and hope to run a second train the trainers course in the late spring 2014. Ready to Rent BC received funding from the Vancouver Foundation to help with the expansion process and training. With this new funding, we are able to financially support the local partner agencies to deliver the courses in their communities.

The community partners are Social Planning Cowichan and a local partnership between Vancouver Island North Women's Resource Society and Campbell River and North Island Transition Society. Each have agreed to deliver at least 2 courses per year including one for the general public.

3. **Thematic evaluation** of the Ready to Rent program and course – see page 3

4. **Cost-benefit analysis:** *Why Ready to Rent is Cost Effective:* (See Appendix A).

INDICATORS SHOWING THAT THIS PROJECT MADE A DIFFERENCE

Feedback from service providers in Duncan is very positive and Social Planning Cowichan has secured further funding for the delivery of more Ready to Rent courses in the Cowichan Valley. They have also expressed a strong desire to train local agency staff to build their own skills and to deliver the course.

"We see Ready to Rent as an on-going part of the services and programs we will be offering over the years as part of our long-term affordable housing work in the Cowichan. We have heard about the benefits and value of Ready to Rent from some participants, staff of partner organizations, and a couple of landlords. We know it is an

excellent program that offers participants a good grounding in a host of information that will help them be a better tenant.”

Social Planning Cowichan

After having delivered courses to Courtenay and to Campbell River staff to support them in their own client work, we have had positive evaluations such as:

*“I hope this program comes to the Comox Valley – very needed for my clientele.” and
“Personally, I will use this information to change and improve how I am as a landlord.”*

LEARNINGS

Ready to Rent BC has used a range of evaluation methods following the courses. Course evaluation at the end of each course shows positive results in that there is a very high level of course satisfaction among the participants. As well, the graduation rate is very good, especially because the population with whom we work has many life challenges.

Our challenge has been to follow participants to document long-term change. We made phone calls to graduates and used Survey Monkey, with a return rate of about 30%. We collected stories for anecdotal evidence of program success. We talked to non-profit housing providers to learn of their experience with Ready to Rent graduates. All have had positive comments or experiences. This is especially true for those who move out of their units and who leave the place very clean. First Nations Bands highly encourage and, in some cases, mandate their members to take the course because of the positive results.

Thematic Evaluation: As we expand to other parts of the island, and eventually to the whole of British Columbia, we want to learn more about the impact of the program on the participants. We want to know what they felt were the strengths and weaknesses of the program. To this end, we reviewed all participant evaluations from the beginning of the program to the present and found 4 themes running through their comments:

- **Knowledge is power.** With knowledge on rights, expectations and responsibilities of renters, the participants feel confident when they speak to landlords. They know that they do not have to accept *“the worst slum in the city”*. On the other hand, they know that they have to honour their responsibilities as tenants. Their confidence as they approach potential landlords is based on their knowledge of the laws. Because they have also learned some basic communications skills, they see the benefit of effective,

positive and assertive ways of speaking to their landlords, thus developing good landlord tenant relationships.

- **Self-worth:** Participants are proud of their graduation certificate. Some people mentioned that bringing key presenters to class gave them a feeling of importance. Others mentioned that they felt respected by staff as adults with their own knowledge and experience. Many Ready to Rent graduates have used this course as a stepping stone to other learning experiences. This ranges from further communication courses to returning to school and college to upgrade.
- **Remove isolation:** Participants stated that when they heard stories from others in the class, they realized that they were not alone. Most stated that they learned through each other's questions and life experiences. We also observed that mixed classes of young and old or people with a range of life stories enhanced the class as people learned from each other.
- **Confidence and comfort with staff is key:** participants noted that the staff knowledge and personal support gave them the confidence to move forward in their lives. We continually receive phone calls and/or emails asking questions or advice, asking for support, and often just sharing their new successes.

NEXT STEPS

The Real Estate Foundation grant allowed us the ability to lever further funds through the Vancouver Foundation to expand our work up-island. Through this new grant, we developed a Train the Trainers manual, trained staff from 2 communities (Campbell River and Duncan) and are supporting them (financial and oversight for one year) to ensure that strong local housing readiness programs are developed and maintained to the quality expected of this program. We are working with two other communities, one in Courtenay and one in the aboriginal communities, to develop protocols and contractual agreements to deliver courses. Our hope is to expand the community partner model throughout the province in the following years.

Because we delivered courses up-island with financial support from the Real Estate Foundation, we are well set up for this next stage. We met with potential community partners, ran courses for local staff who work with vulnerable people, and are continuing the process of "buy-in" from local communities. This is evidenced by the signed contracts we have with two community partners.

HOW THIS PROJECT CONNECTS TO THE FOUNDATION'S MANDATE OF RESPONSIBLE AND SUSTAINABLE LAND USE?

The goal of the Ready to Rent BC courses is to create the best possible tenancies for renters and landlords. In most cases, the Ready to Rent course participants are vulnerable and have housing challenges that preclude their ability to find and keep sustainable housing. Participants in the course learn the skills and knowledge needed to become stable renters. In Courtenay and in Campbell River, we decided to train staff of social and/or housing agencies so they would learn the skills needed to work more effectively with their own clients. Twenty-six staff attended, all of whom work with vulnerable people and all of whom commented on the amount of information that they learned.

These staff agree that Ready to Rent courses will benefit their own communities. They want to bring the course to their respective communities. Ready to Rent BC will do so in partnership with a local community organization and train and certify their staff to deliver the course.

At the beginning of each course, the participants engage in an exercise that helps them understand the landlord's needs as a housing provider. This understanding changes the way they think of their own tenancies and the way that they relate to their landlords. For example, by considering the fact that landlords have mortgages to pay, they understand the need to pay their own rent on time. Further, they know their rights as tenants so feel able to be part of a positive landlord/tenant relationship.

From discussions with landlords, we know that Ready to Rent graduates are good renters. Some landlords told us that those tenants who moved out, have done so with 100% of their damage deposit returned to them. This shows that housing readiness education is good for both tenant and landlord because the housing is respected and better looked after

At this time, Ready to Rent BC graduates approximately 200 people per year. However, with positive results and enough funding, we hope to expand the program throughout British Columbia. Then, the number of tenants with housing readiness knowledge will increase substantially. Then, with knowledgeable tenants, there will be fewer bad evictions and more stable renters. There will be a more efficient use of housing stock, especially low rent housing, because there will be less turnover and less damage.

DISSEMINATION METHODS AND RESULTS

We share results in any way that we can, through our funders, through publications and opportunities arise such as the Pacific Housing Research Network, ROMS BE Newsletter (now called Landlord BC), and Boulevard magazine. We spoke at the BC Non-profit Housing Conference in November 2012 and again in November 2013. We work through Social Planning Cowichan's Affordable Housing Committee which, in turn, works with landlords and local agencies.

RECOGNITION AND WHAT REACHED WHO

The Real Estate Foundation of BC is recognized in our brochures, our website, and our participants manual. When discussing course possibilities with agencies up-island, we let them know that the courses are offered, in part, because of the grant offered by the Real Estate Foundation. Because Ready to Rent BC received funding from a range of places, we ensure that the major funders know of your support. These major funders include the United Way of Greater Victoria and BC Housing. Our partner agencies, such as the Social Planning Cowichan, ROMS BC, and UVic are very cognizant of our support from the Real Estate Foundation. Lastly, our board of directors, who are active members of the community at large, are well aware of the support and encouragement of the Real Estate Foundation.

Participants Actively Engaged





Why Ready to Rent is Cost Effective

Ready to Rent BC is a housing readiness program that supports people to find and keep their housing. Participants define their own housing needs and then plan to meet those needs by developing skills, knowledge and tools to do so. They find their own solutions to their housing problems therefore solutions are long term and the need for interventions and costly support services are minimized.

Ready to Rent takes an educational approach to housing sustainability. It will not increase the supply of housing in the region, rather it ensures that tenants use their housing more effectively. There are fewer evictions and better landlord/ tenant relationships.

Non-profit housing providers in the Capital Regional District (CRD) support this program and accept Ready to Rent graduates into their housing. They know that if there is a problem, they have someone to call and are more apt to “take a chance” with Ready to Rent applicants. For-profit housing providers are increasingly accepting a Ready to Rent graduation certificate in lieu of a reference, thus helping those with poor or no references to access decent housing.

Cost of Evictions

A CMHC Research paper (November 2005)¹ studied 32 Canadian evictions and six prevention initiatives to get empirical evidence about interventions and successes on eviction prevention programs. They found that:

- Average cost of eviction to tenants was \$2,234 which includes setting up a new residence, moving costs, etc.
- The landlords had tried to evict them 2.9 times on average resulting in lost rents, court costs, etc.
- Average cost of eviction to landlords ranged from \$3,000-\$6,000. The landlords stated that they try to recover these costs from tenants, incurring court costs and time. In many cases, this was not possible.
- 75% of those in this study lived in emergency shelters at some point following their eviction.
- Consistent with other research, this study found that eviction often resulted in tenants moving to less stable accommodation. This led to loss of employment and a greater

¹ CMHC Research Paper. *Cost Effectiveness of Eviction Prevention Programs (November 2005)*

reliance on social assistance. As well, it noted that increases in arrests by police and substance abuse often followed evictions.

In the CRD, Rental Owners and Managers Society of BC (ROMS BC) and Capital Region Housing Corporation (CRHC) agreed that eviction costs to the landlord were approximately \$9,000 - \$10,000 per unit.

In 2001, the BC Government contracted a paper to quantify the costs of homelessness. Although this paper is now 12 years old, it outlines the costs of homelessness to society.² These costs are substantial and the housing problems of those evicted are still not solved.

The following costs are per individuals	Per night	Per month
Provincial correctional facility	\$155-\$250	\$4,650-\$7,500
Psychiatric hospital	\$380 average	\$11,400
Emergency homeless shelter	\$60-\$85	\$1,800-\$2,550
Detox centre	\$80-\$185	\$2,400-\$5,550
Mental health residential facilities	\$140-\$191	\$4,200-\$5,370

Costs of Prevention Programs

The CMHC study (2005) financially evaluated six eviction prevention programs across the country. Program costs ranged from \$106 to \$2,088 per client with range of effectiveness depending on the type of intervention and size of the program. The interventions ranged from information and advice only, to providing emergency financial assistance, financial management programs and/or conflict resolution and mediation services.

Ready to Rent BC has offered courses in the CRD since mid-2009. To date 702 people have graduated, with an expected total for 2013 of 750. Based on past performance and projections for the current year, we expect that the approximate cost per participant will be:

Date range	Total Expenses	Total course participants	Total graduates	Cost Per participant	Cost Per graduate

² Government of British Columbia. *The Costs of Homelessness: Causes & Effects, Volume III. February 2001, p. 35.*

January 1 to December 31, 2013	\$214,000	290	220	\$740	\$970
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Savings Realized

Ready to Rent BC provides a service that is preventative in nature. It works with both families and individuals who are at-risk of losing their housing or becoming homeless to help them find solutions to their housing situation. If only 10% of all Ready to rent graduates (22 per year) were prevented from entering a homeless shelter for one month, the shelter savings alone would be from \$40,000 to \$56,000. If they were prevented from entering other institutions, the savings would be substantially more.

Does the Ready to Rent model work?

Ready to Rent BC approached local housing providers for their input into the success of the project. The following was noted:

M'akola Housing	10 of 12 people are successful. The other two had violence-related issues.
Fernwood House	Since December 2011, 4 received 100% damage deposit back.
Capital Region Housing Corporation	100% success. CRHC regularly receives graduate lists from which they select tenants.
BC Housing Registry	Ready to Rent certification is noted on the housing registry.
Pauquachin First Nation	21 participants, 17 graduates and 6 have now found housing off reserve.

Comments from Housing Providers:

Kevin Albers, CEO M'akola Housing Society

"M'akola has been involved in and worked with Ready to Rent BC since its inception and have assisted in the development/funding of the Aboriginal curriculum. To say we are strong advocates is an understatement. As an affordable housing operator we have seen firsthand the

positive impact the course has on tenants/families and on the condition of units on turnovers which significantly impacts our budgets.”

Al Kemp, formerly the Rental Owners and Managers Society (ROMS)

“This ‘portfolio’ of information is 100% relevant to the needs of a landlord when considering a tenancy applicant and creates a level of confidence in the applicant that otherwise would likely not exist. I know of no other program that is participant-focused, designed for those who face difficulty in obtaining a rental home, and pragmatic in its content. While intangible, it is well established that the foundation for a person’s ability to obtain and retain meaningful employment is to have a home. Thus the Ready to Rent program also indirectly contributes to people ultimately being financially capable of maintaining their homes without relying on taxpayer funded financial assistance.”

Finally, the following are stories of two Ready to Rent graduates. The stories demonstrate how Ready to Rent results in immediate and direct savings to various levels of government, in addition to providing all of the personal benefits of safe, affordable housing and successful completion of a program for each of the participants.

Anna

Anna was homeless for four years. When she got pregnant the Y put her into temporary housing. At that time, she connected with the Ready to Rent program. Through the course, she was accepted into Fernwood House, a transitional house for aboriginal women. After a year at Fernwood House, she was accepted into Pacifica Housing. She cleaned her old place and received back 100% of her damage deposit. She has now been in Pacifica Housing for a year. At first, there were complaints about the noise, but since those initial complaints, all is going well. She loves having the extra space and a washer/dryer in her suite.

Her young child is going to pre-school soon and Anna plans to update her schooling and get her Math and English. She would also like to volunteer, maybe at the Mustard Seed or work part-time in a secondhand store. She said, "Ready to Rent was the first stepping stone to permanent housing."

Cost savings: Anna no longer needs shelter costs of \$60-\$85 a night or transitional housing costs. She will require a detox program. Her daughter is no longer in foster care.

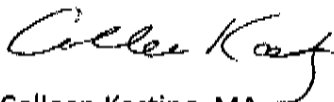
Tom

Tom came to Ready to Rent unemployed and receiving Employment Insurance. He was separated from his partner and child and using transitional housing. He completed the first five classes at our one of our remote locations, and then reconnected with Ready to Rent at a local shelter to finish the course to obtain his certificate. During this time, his child was removed from his partner's care by the Ministry. After the first class, Tom realized that he did know how to learn and did have a lot of life experience to offer the class. He has since become a strong advocate for Ready to Rent and has found the housing he needs. Upon graduation, Tom gave the Housing Registry a copy of his Ready to Rent Certificate. The Ministry told Tom that if he could provide stable housing for family, his child would be returned to his care.

Tom was housed in subsidized housing and immediately arranged a progressive return of his child to his home. Tom's child will be starting the first year of school in Tom's new community and will be returned full-time to Tom, September 1st.

Cost savings: Tom is no longer staying at a local shelter at \$60-\$85 a night, Tom's child no longer requires foster care and/or social work time and supervision. Court costs are minimized as there was a clear plan that was successfully implemented for the return of the child to one of the parents with safe, stable housing.

Thank you once again for supporting Ready to Rent BC and its expansion work up-island. Our hope is that this work will, in time, give us the ability to expand further throughout the whole of British Columbia.



Colleen Kasting, MA

Ready to Rent BC

December 9, 2013