

Rooming Houses to Rooming Homes

By Jovan Lottis & Molly McCracken, with Mary Burton, Isabel Jerez, & Art Ladd

Rooming Houses to Rooming Homes

ISBN 978-1-77125-129-7

MAY 2014

This report is available free of charge from the CCPA website at **www.policyalternatives.ca**. Printed copies may be ordered through the Manitoba Office for a \$10 fee.

Help us continue to offer our publications free online.

We make most of our publications available free on our website. Making a donation or taking out a membership will help us continue to provide people with access to our ideas and research free of charge. You can make a donation or become a member on-line at www.policyalternatives.ca. Or you can contact the Manitoba office at 927-3200 for more information. Suggested donation for this publication: \$10 or what you can afford.



Unit 205 – 765 Main St., Winnipeg, MB R2W 3N5 TEL 204-927-3200 FAX 204-927-3201 EMAIL ccpamb@policyalternatives.ca







Social Sciences and Humanities Research Council of Canada

Acknowledgements

Thank you to those who participated in the interviews for this study. Thank you to Laura Fedoruk, practicum student, for conducting the key informant interviews. Thank you to the Spence and West Broadway Rooming House Working group where discussions on issues related to rooming houses helped shape this work: Andrew Kaufman, Institute for Urban Studies, University of Winnipeg, Jamil Mahmood, Spence Neighbourhood Association, Greg Macpherson, West Broadway Community Organization, Harry Paine, Kerry Scott, Resource Assistance for Youth. Thank you to the staff at the Canadian Centre for Policy Alternatives Manitoba office: Josh Brandon, Jess Klassen, Lynne Fernandez and Karen Schlichting. Thank you especially to Jim Silver, Urban and Inner City Studies, University of Winnipeg, Manitoba Research Alliance and CCPA MB Board member for his guidance.

We are pleased to acknowledge the generous financial support of the Social Sciences and Humanities Research Council of Canada through the Manitoba Research Alliance grant: Partnering for Change — Community-based solutions for Aboriginal and inner-city poverty.





Conseil de recherches en sciences humaines du Canada



Table of Contents

- 1 Introduction
- 3 History of Rooming Houses in Inner City Winnipeg
- 5 Rooming Houses Today
- 8 Reoccurring Challenges: What the Literature Says
- 11 Findings
- 14 Rooming House Outreach Project in West Broadway
- 19 References

Introduction

In Winnipeg's inner city, and especially in West Broadway and Spence neighbourhoods, older homes converted to rooming houses are an important type of housing for many people living on low incomes. However, rooming houses are fast disappearing due to an uncoordinated policy and regulatory framework and market pressures. In addition, there are many day-to-day problems associated with rooming houses related to challenges of poverty and aging houses. Research finds that these inter-related issues should be dealt with together (CMHC 2002). In this paper we argue that saving rooming houses ought to become a priority, as this type of housing is viable when well maintained and connected with social supports (CMHC 2002).

The purpose of this study is to outline the challenges facing tenants living in rooming houses and of maintaining this housing stock. The problems facing rooming houses in the inner city are long standing and it is important to move past stigmatization of the poor to examining the cost-benefits of investing in low income housing with social supports. The study looks at the ways the social conditions of tenants can be improved alongside their physical housing by showcasing a promising a two-year pilot project

in West Broadway called the Rooming House Outreach Project (RHOP).

The project was developed in partnership with two community-based organizations—Spence Neighbourhood Association (SNA) and the West Broadway Community Organization (WBCO) operating in adjacent neighbourhoods. The Canadian Centre for Policy Alternatives-Manitoba (CCPA-Mb) offered to partner on a research project to map out the policy landscape and identify areas where positive change could be made.

The Spence and West Broadway neighbourhoods are home to the highest proportion of rooming houses in Winnipeg. SNA and WBCO are grassroots organizations, governed by the local community. They act as catalysts of change, and are guided by community residents and stakeholders through regular consultations on local priorities. SNA and WBCO receive core funding from the Provincial Neighbourhoods Alive! program as Neighbourhood Renewal Corporations (NRCs).

NRCs use a social inclusion lens in their work. While closely linked to the concept of poverty, social inclusion takes the concept of poverty one step further to encompass other essential dimensions of life such as inclusion in culture,

social activities and the mainstream economy. A social inclusion lens looks at what can be done to address systemic barriers people face to full participation in society. Social inclusion is "the situation in which individuals or communities (both physical and demographic) are fully involved in the society in which they reside, including the economic, social, cultural and political dimensions of that society" (Senate Report 2013:7).

Tenants in rooming houses tend to be socially excluded from mainstream society. Social inclusion of tenants in rooming houses has been a long-standing local priority for SNA and WBCO. Through outreach with tenants and landlords, limited resources have been applied to the improvement of conditions in rooming houses, but more action and increased investment is needed to address the challenges presented by the rooming house situation.

History of Rooming Houses in Inner City Winnipeg

Spence and West Broadway are two of the oldest neighbourhoods in Winnipeg. Many of the houses currently being used as rooming houses were originally large single-family homes. For example, Furby Street is described by Mike Maunder (2008: 5) as "a city block of big houses." Half of the 19 houses on the block between Portage and Broadway Avenues in 1901 had 10 or more rooms. In *The Rooming Houses of Furby Street*, Maunder provides an historical overview of this block from its beginnings, when rooming houses were a respectable way of life, to the last 20 years when they have become a way of "warehousing low-income people in substandard housing" (Maunder 2008: prelude).

A hundred years ago, rooming "homes" were an acceptable form of living arrangement for lodgers, boarders or roomers who required a room in the growing city of Winnipeg. A rooming "home" was a large house where a family lived and let out several rooms. Many of the homes were owner-occupied, and "let" or rented rooms to people who lived together with the owners in a familial environment (Maunder 2008:14 &17). In Maunder's interviews with previous rooming house owners, they describe common areas such as living rooms being enjoyed by tenants

until subsequently the living room became subdivided and let out as well.

The growth of suburban Winnipeg in the 1960s and 1970s meant that many homeowners moved out of the inner city. On Furby Street, 87 percent of the houses were owner-occupied in 1961; this fell to 17 percent in 2001 (Maunder 2008). Between 1981 and 1991 both the population and number of housing units increased in West Broadway, but the proportion of owner occupied units decreased, an indication that single family dwelling units were converted into rooming houses without owner occupation (Skelton et al. 2004:7). Some of the larger homes continued to be rented, but without the presence of the owner on site, and rooming homes became rooming houses, owned by someone who lived elsewhere. This process was fuelled by declining property values in these neighbourhoods, as original owners left for the newer homes in the suburbs. By renting out all the rooms and spending little on repairs and maintenance, the new landlords' revenues could be maximized.

Spence and West Broadway have some of the oldest housing stock in the city. Up to 70 percent of West Broadway's housing was built prior to 1960, almost double the city-wide figure of 41

percent (Silver 2006:14). The older housing stock results in a higher proportion of homes in need of major repair. According to the 2010 National Household Survey, 17 percent of dwellings in Spence and 14 percent in West Broadway needed major repairs, compared to 9 percent in the city as a whole (Statistics Canada 2010). Mounting structural problems, such as windows, roofs, and foundations, mean that most of these old houses are in need of repair. Knob and tube wiring and galvanized plumbing are still present in many rooming houses.

The resurgence of neighbourhood revitalization that began in inner city Winnipeg in the mid-late-1990s brought renewed investment to these neighbourhoods. Housing im-

provements have been made in both Spence and West Broadway, and both neighbourhoods have gone through visible improvements over the past 12 years. However, much of the investment and many of the financial tools available in these neighbourhoods have been focused on "affordable" market housing, as opposed to low-income rental housing. It is only in recent years, through support from the provincial government, that there has been an effort to create housing for low-income people: social housing units with rent subsidies. Rooming houses are the most difficult to reach as the tenant population struggles with poverty and related issues like physical and mental health concerns, and old, converted housing stock.

Rooming Houses Today

For the purposes of this report, rooming houses are dwellings containing multiple rooms rented out individually. Most rooming houses rent out 5 to 12 rooms. Several contain more units, up to 24, but this is not the norm. Tenants share a bathroom and sometimes a kitchen. They are different from boarding houses, which include meals and sometimes other services. The City of Winnipeg requires licenses for "Converted Residential Dwellings with shared facilities" for any house converted to three or more units of rental housing, with shared washroom and kitchen (City of Winnipeg 2008). They are a form of Single Room Occupancy (SRO), sheltering similar populations to those of single room occupancy hotel residences. The City also licenses houses converted to triplexes or more units as "Converted Residential Dwellings" (City of Winnipeg 2008).

To understand how many rooming houses there are in Spence and West Broadway, the NRCs conducted a door-to-door inventory in 2012. The final inventory findings were cross-referenced with the City of Winnipeg "Converted Residential Dwelling with Shared Facility" (licensed rooming houses) data and tabulated by the Institute of Urban Studies (IUS). In the table below, "confirmed rooming houses" were triangulated by the NRCS,

community knowledge, visual identification and/ or City licenses (Kaufman 2014). "Possible rooming houses" are described by only one of the aforementioned measures (Kaufman 2014). Since City data includes buildings with shared facilities and those without shared facilities, the numbers below include self-contained units as well. In the future it would aid research and tracking if the City would disaggregate this data by facilities with shared facilities and those that are self-contained.

The number of rooming houses above represents a significant decrease from previous years. The IUS estimates that 930–1,410 rooming house units have been lost from 1995–2014 (Kaufman 2014).

Since large-scale federal programs focused on building new social housing ended in 1993, very few new units of housing have been built across Canada (Shapcott 2010). In 2009, the Province committed to the creation of new units of rentgeared-to-income (RGI) housing. An estimated 250 of these units are bachelor or one bedroom units in downtown/inner city Winnipeg (Province of Manitoba 2013a). New housing has not been created fast enough to address the loss.

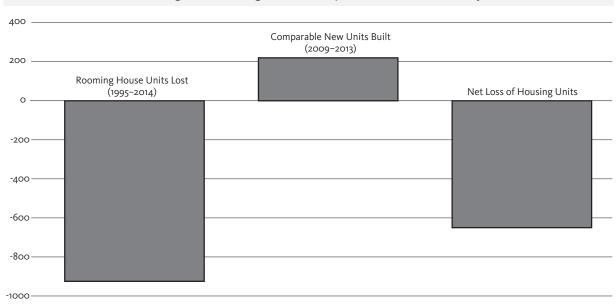
The amount of low-income rental housing is on the decline, but the demand for such housing

TABLE 1 Numbers of Rooming Houses in West Broadway and Spence, 2012

	West Broadway	Spence
Confirmed rooming houses	49	87
Possible rooming houses	23	25
Total confirmed and possible	72	112
# units	736	1081

SOURCE: Kaufman 2014.





is increasing. The number of single adult households is growing in Winnipeg, from 78,885 people living alone in 2001 to 83,520 in 2011 (Statistics Canada 2001 and 2011). Housing for single adults is needed, however at a cost of \$100,000 per unit, it is expensive to build (Brandon 2014). An important part of this strategy ought to be efforts to retain as much of the existing rooming house stock as possible. However, currently the portfolio of rooming houses is poorly supported by public policy and is mainly owned by private market landlords.

Generally, small landlords operate between one and five rooming houses. The IUS estimates that there are 95 landlords in the 112 rooming houses in Spence; the number in West Broadway is not known (Kaufman 2014). People in the community talk about "good" and "bad" landlords. One way this research project sought to assess this is by looking at the number of violations of the *Residential Tenancies Act* (RTA) on file at the Residential Tenancies Order System. The Residential Tenancies Branch or Commission issues a violation to landlords if needed repairs are not made, if a security deposit was not repaid to a tenant, or if a unit is deemed by the RTB to be uninhabitable.

A search of all the rooming house addresses on file was done for this research project for the ten-year period from 2003–2014. Just over half, 53 percent, of rooming houses did not have any claims on file at the RTB; 31 percent of room-

ing houses had one to two claims; and 16 percent had three or more claims. This is a count of official and serious claims. It does not count undocumented complaints. However, it is an indication that the "problem" rooming houses are concentrated in a small proportion, 16 percent, of the housing stock. This assessment can provide guidance to community organizers, to focus on the landlords that are "good" and have no violations, or to focus on the landlords with repeat offences.

The rooming houses are subject to regulations created with the intent of maintaining a basic level of safety and health for tenants. The City of Winnipeg licenses rooming houses, which involves land zoning requirements, an occupancy permit, compliance with fire regulation and basic living standards. Interviews with key informants found that the combination of older buildings, characteristics of the tenant population and limited revenue intensifies the challenges in adhering to existing standards. Informants advised that regulations at the City are difficult to navigate and landlords are often unwilling to engage with government, making it difficult to know how many unlicensed houses exist. Accounts of deplorable conditions give rooming houses a bad name and affect the entire sector.

The City has the main responsibility for the rooming house regulatory environment, which

is important for social and economic stability. As owners, rooming house landlords rely on government regulations to define basic standards for their segment of the housing sector. Regulations create the framework within which housing providers are expected to operate. In order to attract needed public and private financing, there must be confidence in the regulatory framework. Our study upholds previous findings: the current regulatory framework needs to be better coordinated, and needs to connect landlords with resources to enable preserving as much of this housing stock while still upholding health and safety standards (Starr Group Inc. and Richard Drdla Associates 2000).

Housing renovations are an important economic stimulus, creating jobs, bolstering energy efficiency and supporting local purchasing, particularly when they are done by social enterprises (Bernas and Hamilton 2013). It can difficult for landlords to find contractors to do the many small jobs required in rooming houses; there is an opportunity for a business or social enterprise to specialize in this type of renovation. Community economic development or social enterprise has a multiple bottom line, providing training and job opportunities for local people. The need for housing improvements in rooming houses is an opportunity for social enterprises to develop a niche in this sector.

Reoccurring Challenges: What the Literature Says

The challenges facing rooming houses have been well documented over the years. Norman Browne studied the systemic challenges facing 'roomers' in Toronto, documenting how people were forced to "live in rooms that weren't designed for individual living...in homes that weren't designed for multiple occupancy" (Browne 1973:1). The 1986 Ontario Task Force on Roomers, Boarders and Lodgers found that landlords' abilities to run successful accommodations were hampered by cumbersome legal regulations, and a lack of support when dealing with people with mental health issues, and that the full application of government regulations made many rooming houses unprofitable (Ontario Task Force 1986a). On the tenant side, the Task Force found that this type of housing met an important need, but legal aid clinics documented arbitrary increases in rent, plus evictions and changing of locks without notice (Ontario Task Force 1986b). The Task Force proposed a number of changes including a rental guarantee from the Ministry of Housing with good management incentives, and an incentive program for accepting very low-income, "hard to house" occupants.

Tragically, after the Ontario Task Force report, 10 people died in a Toronto rooming house fire at

the Rupert Hotel in 1989 (Rupert Coalition n.d.). The Rupert Coalition was formed as a response to help rooming house operators and tenants. The provincially funded project lasted for three years and created secure, affordable housing for more than 300 tenants in both private and non-profit houses. The project demonstrated that many of the so-called "hard to house" could stay housed if they had access to supportive services, and that rooming houses could provide good-quality accommodation if funds for upgrading were made available. Although the project ended in 1993 when the funding was not renewed, a volunteer group called Rupert Community Residential Services Inc. has a small budget that it uses to promote rooming house issues and offer emergency help when roomers are evicted (Rupert Coalition, n.d.).

The 1986 Ontario Task Force published a report on Winnipeg's rooming houses recognizing that the situation here was noteworthy. It found the demand for rooming houses could be traced back to the high rate of demolitions in the late 1970s when approximately 500 multiple occupancy structures were demolished annually. This, and the high proportion of single adult Winnipeggers in core housing need, increased the demand for low-income rental housing (Newman 1986).

Out of the Long Dark Hallway: Voices from Winnipeg's Rooming Houses (Distasio, Dudley and Maunder 2002), articulates many of the challenges still found today in rooming houses in inner city Winnipeg. The report includes interviews with tenants, caretakers, landlords and community organizations, plus a literature review and profile of best practices. Some of the recommendations, such as increasing shelter allowances, have recently been implemented. Others, such as government support to improve properties, remain more difficult to address, as will be discussed below.

The problems facing rooming houses have been documented for decades, but substantive progress is hard to come by. The current drive for change is coming from the community, as exemplified by the efforts of the community-based organizations, operating on behalf of both tenants and landlords. Those on the front lines know change needs to occur. The NRCs are turning to the Province and City to create a single table to improve conditions in rooming houses. This is the right approach. The necessary response to complex problems is an ongoing collaborative one, involving stakeholders coming together to share perspectives and information. This collaborative approach is the one being taken to address homelessness (Gaetz 2013). Leadership will be required to harness a similar energy directed at rooming house change.

The Winnipeg Poverty Reduction Council (WPRC) released *The Plan to End Homelessness in Winnipeg* in April 2014. Rooming houses are included as a key housing type in the vision to end homelessness, with the goal of "making rooming houses and sros an acceptable alternative to housing for some homeless people" (End Homelessness 2014:57). This work is promising, and should be coordinated with the kinds of rooming house improvement efforts described in this study.

Rooming houses are recognized as part of the range of housing options for homeless people

(End Homelessness 2014: 46). The loss of rooming house stock will result in people turning to emergency and shelter services. A Toronto study found that the average monthly cost of housing a person while they are homeless is \$1,932 for a shelter bed, \$4,333 for provincial jail, or \$10,900 for a hospital bed (Shapcott 2007). In Winnipeg, the average cost per person of a shelter is \$820/ month, compared to the much lower cost of social housing or EIA shelter allowance plus rent supplements in Winnipeg (\$435) (Province of Manitoba 2013c). Cost-savings can be found by investing upstream in social housing or rent supplements for low-income individuals and families. Subsidizing housing for low-income people makes economic sense, increasingly recognition of the economics of the situation is being used to turn the tide on the low income housing crisis in Canada (Gaetz 2013). This is in contrast to reactionary responses that blame the poor or seek to move the problem out of sight.

Stigma, Stereotypes and Rooming Houses Part of the problem with rooming houses is the "Not in My Backyard"(NIMBY) syndrome—the sentiment often associated with situations where middle class people clash with visible poverty. This is often the consequence of the most typical response to poverty—to blame the poor. There is a long history in Canada and the USA of placing the blame for their poverty on the poor themselves. Jean Swanson (2001) has called this "poor bashing."

Swanson argues that "poor-bashing" diverts attention away from the root causes of poverty, ignoring the ways poverty is created by the choices of governments and the investment decisions of corporations, both of which have a large impact on poverty generally and low-income housing more specifically. Further, the blaming and "othering" of the poor leads to shortsighted and often unrealistic expectations that those mired in poverty can "pull themselves up by the boot-

straps." The result, all too often, is that resources are not provided to help people who are poor deal with the root causes of their poverty.

Instead, society stigmatizes and discriminates against those who are poor. It is a similarly common experience of people with mental health challenges to be stigmatized. (National Consumer Panel 2012:14–15). The issue of stigma should be reframed as an issue of discrimination:

"Negative stereotypes of people with mental disorders such as 'they are lazy, have nothing to contribute, or cannot recover' fuel misconceptions regarding these disorders and maintain prejudice and discrimination....The best solution for this is targeted, community based education combined with direct positive contact with individuals who have suffered a mental disorder...Stigma implies there is something wrong with the person, while discrimination focuses on the individuals and institutions that practice it (National Consumer Panel 2012:18).

The "blame the poor" approach relieves the broader society of its moral responsibility to redistribute resources to those in need. The stigma faced by people living in poverty is often transferred to the places where they live. Making generalizations about rooming houses stigmatizes this form of housing as undesirable.

Happily, extensive NIMBY backlashes have not taken place in reference to rooming houses and their tenants in Spence and West Broadway. There have been many examples of local residents supporting rooming house tenants as people, developing relationships, and seeing each other as part of the same community. Steps are taken to include the voices of rooming house tenants in community decisions. Both the Spence and West Broadway community and housing plans identified the improvement of housing for rooming house tenants as key priorities, an example of the long term support, commitment and empathy the people in these neighbourhoods have with those who live in rooming houses.

Findings

Information for this study has been gained from 20 key informants, including government and political representatives, community organizations, social service agencies, housing organizations and private market landlords. Key informants were identified by the partner organizations and every effort was made to include the leaders from the various sectors involved in rooming houses. Key informants were asked in what way their work relates to rooming houses, what the challenges are and what responses they suggest. Information was analyzed in relation to the existing literature. This study explicitly did not seek input from tenants, because community partners on the project did not want to generate "consultation fatigue" from tenants. Rooming house tenants had been consulted numerous times and issues had been documented through regular community planning processes and involvement in the rooming house pilot outreach program. Information from tenants is secondary, based on WBCO's Rooming House Outreach pilot project participant data.

In order to share this research with a wider audience, a companion documentary short video with the same title as this paper, "Rooming Houses to Rooming Homes," includes interviews with a small sample of tenants to convey their experiences living in rooming houses.

Profile of Tenants

Rooming houses are home to a diverse population; the common element is that they require low-cost housing. A 2013 sample of 29 tenants involved in the West Broadway Community Organization's Rooming House Outreach Project provides a selective snapshot: 45 percent were of Caucasian/European descent; 41 percent identified as Aboriginal; 10 percent as partially Aboriginal; and 3 percent as African. Approximately two-thirds, 69 percent, are male. The majority (72 percent) are between the ages of 30–60 years, while 21 percent are under 30 years of age and 7 percent are over 60.

Just over 75 percent of participants received all or part of their income from Employment and Income Assistance (EIA)—either disability or general assistance. Ten percent were employed, and 13 percent had no income or did not disclose their income source. Some tenants are engaged in alternative ways of earning an income, such as "binning," collecting bottles or cans or scrap metal for a small recycling rebate, odd jobs, day labour work, and/ or illegal activities.

The mobility of the rooming house population is high: 38 percent of participants had lived in their room for less than six months. This reflects the reality of West Broadway and Spence, which are characterized by relatively high levels of mobility. In West Broadway 33 percent of all residents and 40 percent of all Aboriginal residents reported having moved into or within the neighbourhood in the year prior to the 2006 Census; 71 percent had moved within the previous five years, compared to 41 percent of Winnipeggers who had moved in the five years before the Census (Winnipeg 2006).

Just over three in every four, 76 percent, had experienced some degree of homelessness, being without a fixed address and living on the streets or in shelters in the past five years. Some were part of the "hidden homeless", living in overcrowded situations in which the number of bedrooms is not sufficient to accommodate the number of people staying in a dwelling. Overcrowding has a century and longer history in Winnipeg's inner city (Silver f/c).

In Spence, community organizers say that those living in rooming houses are mostly single men on EIA, most have mental health issues or addictions issues, many are trying to get their lives back on track, and many have poor rental histories and cannot find housing elsewhere. Resource Assistance for Youth helps young adults find housing, which can be challenging for those with little or no rental history, and rooming houses are used by youth as well.

Landlords that we interviewed observed that a high proportion of their tenants struggled with addictions to drugs, alcohol and gambling. Many have mental health challenges. "Of the 40 tenants I have, 90 percent have drug, alcohol, gambling or mental health issues, some more than others, some more than one" (key informant). Struggles with these challenges lead single adults to live in rooming houses, and are challenges to housing providers. Lack of supports, social isolation and concentrated poverty lead to high levels of

criminal victimization amongst rooming house tenants, placing strain both on communities and on emergency response systems.

The congregate setting has an appeal. One landlord explains, "a lot of people live here because they want to live with other people. It is lonely to live alone." Another landlord called rooming houses "Like a little family. They yell at each other and make up. They look out for one another." Another landlord explains his impression: "They live alone in a room, it is nice to have someone walk by and chat or have a cup of coffee. It does have downsides, but conflicts are quickly resolved and they look out for one another." This landlord goes on to explain that when tenants share facilities, community develops, whether good or bad.

Gender Lens

Poverty and social exclusion differentially affect women and men. Women are a minority in the rooming house population and therefore live with a majority population of men. Women who are in poverty have limited means. A study of homeless women found that men can pick up temporary laboring jobs, but this can be more difficult for women because unskilled jobs like waiting tables require neat clean appearance that is more difficult if coming off the street (Scott 2005:29).

Women and men living in close quarters can be challenging. Rooming houses require tenants to share common toilets and showers. In an interview with the *Winnipeg Free Press*, one caretaker says he won't rent to women anymore because of conflicts within the house (c 2013). Women themselves may not want to be the minority amidst a house full of men. A study of street-involved women found that women who want to get off the streets look to rooming houses, but have concerns about safety and the presence of former "johns" (Seshia 2005).

For women or men who are parents but have had their child(ren) apprehended by Child and

Family Services, it can be particularly painful to live in a rooming house. A requirement to get children returned and begin parenting again is to have adequate housing with enough bedrooms. However, if all that parents can afford is a room in a rooming house, they will not qualify to have their children returned to them (key informant).

Services

Mental health services are available to those with diagnosed mental illnesses, and they are referred to the Winnipeg Regional Health Authority (WRHA) Community Mental Health Housing program. Using a client-centred approach, the WRHA helps clients find housing by working with rooming house landlords. Staff attends to clients living in rooming houses. However, sometimes a rooming house is not perceived by WRHA staff as safe enough to enter, in which case the client is required to visit the main office. "Some of the folks living in these settings end up losing out on the full service provision they could receive and the accessibility to that service provision because of safety concerns" (key informant). If safety improves, then service providers like the WRHA are better able to address the mental and physical health needs of clients at their homes. This suggests that approaches need to be used to improve safety in rooming houses, through caretaker training, creating incentives with landlords, reinforcing regulations and dealing with disruptive tenants.

Key informants identified the need for community-based addictions services to deal with a range of addictions from gambling to alcohol and drugs. "These are folks who for a variety of reasons probably don't do well sitting on a wait list to get accepted by an AFM (Addictions Foundation of Manitoba) program". There is a need to enhance community-based supports to address addictions.

Some tenants may not be aware they are eligible for available services. WBCO found tenants were not accessing health and social services due to lack of awareness or feelings of stigmatization. By doing outreach where the tenants live, and using a non-judgmental approach, WBCO is able to connect tenants on their terms. Research has found that tenants living in poverty benefit from services located on site (Larios et al. 2013:18). A study of tenants in social housing found that the day to day challenges of living in poverty, as well as the stigma of living in lowincome housing creates the situation that many tenants leave their buildings as little as possible (Cooper 2012: 28) By using a community development approach, programs like the one operated by WBCO create opportunities for tenants to become involved in their housing. Finding ways for residents to become involved creates engagement, thereby building self-confidence which opens doors to new possibilities of personal and community growth. On-site community development approaches lay the foundation for "laddering" residents who may choose to do so, into local capacity building programs (Silver 2014: 10).

Rooming House Outreach Project in West Broadway

In response to all of these issues related to rooming houses and their tenants, the West Broadway Community Organization launched the Rooming House Outreach Project (RНОР), a two-year pilot started in 2012. The project provides specialized supports to both rooming house tenants and landlords. WBCO's previous rooming house work found that genuine improvements required addressing both the structural integrity of these buildings, and the wellbeing of vulnerable tenants. Focusing solely on either aspect ignores half of an interconnected whole. The project is funded by the Neighbourhoods Alive Neighbourhood Renewal Fund, Assiniboine Credit Union, Winnipeg Regional Health Authority, Red River Co-op, Cloverdale Paint, the City of Winnipeg Housing Rehabilitation Investment Reserve, as well as donations from participating landlords.

To date, RHOP provides support to four privately run rooming houses and approximately 40 tenants. Eight houses are the pilot's goal by the August 2014 end date. RHOP focuses on small-scale fix-ups completed with the tenants, relationship building between tenants, landlords and the community, as well as connecting tenants with specific resources in Winnipeg.

Building Improvements

Tenants are given the opportunity to voluntarily participate in small-scale fix-ups of the property. Activities include group cleaning of common areas, such as halls, kitchen or bathrooms, patching and painting of tenants' rooms, and group yard clean-ups. Through taking an active role in the maintenance of their building, tenants develop a sense of ownership and a feeling of belonging. Landlords are offered a free home assessment by a staff contractor, and the small scale fix-ups are supplemented by providing priority access to West Broadway's Property Improvement Program (PIP), which offers matching grants up to \$3,500 for exterior improvements.

Since becoming involved in the program, landlords have made several substantial improvements to the exteriors of their buildings. Through PIP, approximately \$18,000 has been invested in three of the pilot project rooming houses—upgrading windows, reinforcing or replacing front doors, and fixing roofs. The program has also patched and painted 15 rooms, a common kitchen, and four common bathrooms. As well, eight dead bolt locks and 13 peepholes have been installed. On top of this, the City and Province provide funding through SNA and WBCO for exterior fix ups. From 2011–2013, \$37,618 in grants was provided to 16 rooming houses, which levered \$55,986 in private investment from owners.

The funding has a big impact, but more financing is needed for interior improvements and basics such as foundations, roofs, removing knob and tube wiring, windows, replacing old furnaces, boilers and hot water tanks and improving energy and water efficiency (key informants). One of the biggest priorities is washrooms, which get a lot of wear in these shared facilities. The minimum ratio of toilets to tenants is one to ten, as per the City livability bylaw and provincial and federal building codes (City of Winnipeg 2008). The washroom ratio and state of washroom facilities was raised multiple times by key informants as a major concern.

Social Improvements

Building relationships between tenants is achieved through coming together around shared goals. Tenants are encouraged to work together to make group decisions, such as creating house rules. They also participate in planned group activities like cleaning parties, house barbeques, gardening or workshops. Relationships between tenants and the landlord are also an important issue. RHOP acts as a landlord liaison for communicating with some tenants, addressing issues within the building, and working cooperatively to prevent evictions.

Winnipeg has an array of social services, which are not often accessed by the rooming house population. Tenants are often unaware of what is available to them for various reasons, such as feeling intimidated by the process of accessing resources, or lack of agency outreach services. wbco's program is able to remove these barriers by making tenants aware of different resources, making referrals, going with tenants to access resources, and bringing resources to their home.

Forging new relationships between tenants and the community is achieved by encouraging

tenants' attendance at community events and community programming, or going on group volunteer outings. Rooming house tenants did not previously access many of these events and programs; it has required the efforts of the RHOP.

Changes and Impact

Prior to engaging in the pilot, the buildings had a range of problems. On-site drug dealing or security issues, such as unlocked front doors, nontenants sleeping in common areas, and stolen mail were common. Issues with cleanliness were persistent without an on-site caretaker. Tenants not accessing resources in the community, tenants bullying other tenants, long-term couch surfing guests, severe clutter in several rooms were also common.

However, the program is seeing improvements in some areas, such as an increase in physical health and growth of community. Increased neighbourhood engagement, increased investment in safety, a decrease in illegal activities, reduced mobility of participants, acquisition of on-site cleaners, and even employment have been gained in some cases.

RHOP has affected different people in very different ways. While doing a thorough group cleaning in the common areas of a house, a tenant said, "getting rid of all this dust on the walls is going to help my asthma." After painting a common kitchen with lighter colours, another tenant said, "it looks well taken care of and less depressing." After a dramatic room makeover, a tenant began to cry and said, "Wow. It looks beautiful, my friends won't recognize it. I thank you, it would never have gotten done if not for [the program]." A previously homeless tenant wrote in a letter, "the program has given me a sense of belonging."

Landlords have also been affected by the work on the program. In a 2013 *Winnipeg Free Press* article, Steve Tait, landlord of a participating building said, "before I met [the RHOP Coordina-

tor] I didn't know where to turn" (Welch 2013a). Steve is now in regular contact with WBCO and knows the program is here to help him as a community partner.

Measuring Success

Tracking changes in this population can be a difficult task. WBCO records data on evictions, abandonment of rooms, and move-outs. Through the course of the project, 66 percent of participants continue to be housed in their original residence, while approximately 10 percent (3 tenants) were evicted.

As an example of increased participation, wbco's Good Food Club, a program to improve local food security, health and nutrition, had been unable to engage rooming house tenants prior to the pilot. Currently, they have 25 new members who reside in rooming houses, including several who volunteer and now attend regular community events. Tenants have also participated in local steering committees informing community decisions on housing and advocacy. Based on the tentative yet positive findings of the RHOP, an outreach program like this should be available to all rooming house landlords and tenants.

Challenges Remaining

Despite what appear at this stage to be successes and a positive reception by both tenants and landlords, challenges remain for West Broadway rooming houses. One of our greatest challenges has been accessing rooming house landlords. Landlords tend to be elusive and often do not want to engage with government or agencies like WBCO, fearing that they will be penalized for the condition of their rooming houses.

Employment and Income Assistance (EIA) shelter allowance rates have remained low over the past 20 years, and have only very recently been increased. Shelter rates have been as low as \$285, while the average rent of our partici-

pating rooming houses is approximately \$375. This results in tenants using money from their living expenses, and/or engaging in scavenging efforts (cans and copper) or illegal activities, to cover the balance of their rent. Low EIA rates also affect landlords, because they lead to slim profit margins and, therefore, low reinvestment in their properties. The 2014 provincial budget announced an increase of EIA rates to 75 percent of the median market rate, rising to \$435; this is an important step to bridge shelter costs (Province of Manitoba 2014).

Tenants often are not aware of their rights and responsibilities and require supports to advocate on their own behalf. Leases in rooming houses are usually verbal between the tenant and the landlord, which creates misunderstandings. Although the RTB requires landlords to file notice of increases within the rent guideline amounts, landlords do not file their rents with the RTB, citing difficulties as small operators in the face of high transiency with the paperwork required (key informants). This issue is a major stumbling block in the transfer of ownership of rooming houses (key informant). The RTB needs to engage with landlords in order to solve these problems.

Many rooming house tenants also live in a culture of isolation, in which accessing essential services can be intimidating, even with support and transportation. The most at-risk tenants avoid accessing needed services. RHOP has trouble bridging tenants to services because of waitlists for health or social services, lack of doctors accepting new patients, and barriers to employment because of employment qualifications, for example.

Mental health continues to be a pervasive and complicated challenge. Many tenants live with undiagnosed mental health issues and others choose to hide their illnesses. The program has come up against some very severe and complex cases while attempting to prevent evictions, however, without tenants self-determining their

Karen's Story: Case Study of the Importance of Outreach

The impact of outreach to rooming house tenants can be great. A good example is the story of an active participant named Karen (pseudonym). She disclosed during an initial assessment that she believed her breast cancer had returned. Karen mentioned she had an uncomfortable exchange with her previous doctor and did not want to return to be treated by him. She had put off seeing a doctor to the point where her breast had a large, open sore. Through the RHOP's partnership with the Winnipeg Regional Health Authority, the tenant was connected with the Healthy Aging Resource Team (HART). Encouragement and reminders prompted Karen attending a HART clinic to discuss her situation with a nurse. The next day, through referral, RHOP transported Karen to the Misericordia Urgent Care and she began her cancer treatments. Today, Karen is healthy and cancer-free. She continues to be an active participant in the WBCO program and several other community programs.

need for assistance, the program is limited in what it can offer.

Despite safety upgrades to the rooms and buildings, rooming house tenants continue to struggle with instances of fire. Fire is a common occurrence in rooming houses due to outdated knob and tube wiring, unattended cooking, or poorly extinguished cigarettes. During the pilot, one participating building had a small fire, extinguished by tenants. Unfortunately fires are common in rooming houses (McKnight, 2014). From 2011–2014 there were 10 rooming house fires in Winnipeg and four people killed (Welch 2013d). The City of Winnipeg Fire Paramedic Service, Fire Prevention Branch has since reintroduced regular inspection of licensed rooming houses (Welch 2014). However, fire inspections of rooming houses are not mandated for inspection by the province like hospitals and child care centres and therefore can be pushed down the list of sites scheduled for inspection at the City.

Violence happens far too often in rooming houses due to concentrated levels of poverty and addictions. The RHOP has recorded several violent incidents in the participating buildings. These include: an intoxicated tenant physically assaulted two other tenants; four domestic assaults among several couples; two stabbings that

occurred between guests; threats of bodily harm; three break-and-enters; physical assault involving a guest and a tenant which resulted in an Emergency Room visit; and one sexual assault. However, this is only a sliver of what actually occurs in these buildings due to low reporting rates and a fear of eviction.

The RHOP Deserves to be Extended and Expanded

Despite these ongoing problems, the successes that have flowed from the two-year RHOP program strongly suggest that it should be extended. Currently this program is staffed by one full-time employee on a strict budget. Additional funds could expand the program to reach more tenants and landlords. Tenants in participating rooming houses are becoming more engaged—with others in their buildings, with the surrounding community, and with the services that are available to them. These are positive developments.

In order to make lasting improvements, the social conditions of tenants need to be improved alongside the physical conditions of their dwellings. This can only be done through outreach, by going to where tenants and landlords are and providing tools, supports and services to meet

their immediate needs. This builds trust and community, things that are so important when working in environments with multiple challenges.

Rooming houses are an important type of low-income rental housing. A collaborative approach is needed to slow the loss of the rooming house stock. The regulatory regime is important both for maintaining health and safety standards, and for creating ground rules that provide an environment to attract investment and renewal. Government policy and regulation need to be better coordinated and geared to the specifics of preserving rooming houses.

Landlords and tenants alike require outreach, education, resources and supports to improve conditions. Existing health and social services and supports for addictions need to be more accessible to low income people. Implementing these changes will help improve the quality of life of tenants, save money and make rooming houses viable into the future.

Given that housing for low-income tenants is in such terribly short supply, it makes good social and economic sense to make every effort to retain existing rooming houses, and improve them so that they can become "rooming homes."

References

- Bernas, Kirsten and Blair Hamilton (2013). Creating Opportunities with Green Jobs: the story of Build and Beep. Canadian Centre for Policy Alternatives Manitoba. https://www.policyalternatives.ca/sites/default/files/uploads/publications/Manitoba%20Office/2013/01/Build%20Beep_0.pdf
- Brandon, Josh (2014). Costs of three recent new rent geared to income housing projects for single adults, personal correspondence March 18.
- Browne, Norman (1973). Overlooked aspects of roomers. In Background Material on Rooming Houses Ottawa: CMHC.
- Canada (2010). National Building Code of Canada. Ottawa: National Research Council.
- Canadian Broadcasting Corporation (CBC) (2007).

 "Couple transforms seeding rooming houses into 'Cozy Rooms'". http://www.cbc.ca/news/canada/manitoba/couple-transforms-seedy-rooming-houses-into-cozy-rooms-1.671042
- Canada Mortgage and Housing Corporation (CMHC) (2014) *Housing in Canada Online: Definitions of Variables* http://cmhc.beyond2020.com/Hicodefinitions_EN.html#_Suitable_dwellings

- Canada Mortgage and Housing Corporation (2002). *Initiatives to Maintain Rooming Houses/ Single Room Occupancy Stock and Stabilize Tenancies*. http://www.cmhc-schl.gc.ca/odpub/pdf/62777.pdf?lang=en
- City of Winnipeg (2014) Converted Residential Dwelling with Shared Facilities License http://www.winnipeg.ca/cms/license_branch/business_licenses/converted_residential_dwelling_shared_facilities.stm
- City of Winnipeg (2008) Multiple Family Dwelling Doing Business in Winnipeg Bylaw 91/2008 http://www.winnipeg.ca/cms/license_branch/pdfs/MULTIPLE%20FAMILY%20DWELLINGS.pdf
- City of Toronto Rooming House By-Law http://www1.toronto.ca/City%20Of%20Toronto/Municipal%20Licensing%20&%20Standards/1-Files/PDFs/Chapter285.pdf
- Cooper, Sarah (2012) You Know You're Not Alone: Community Development in Public Housing. Winnipeg: Canadian Centre for Policy Alter¬natives-Manitoba.
- Citizens for social justice (2013) "Poverty Persists Among Unattached Working Age Adults"

- http://www.cpj.ca/sites/default/files/docs/files/ Poverty-Trends-Highlights-2013-4.pdf
- Distasio, Jino and Michael Dudley, Mike Maunder (2002). *Out of the Long Dark Hallway: Voices from Winnipeg's Rooming Houses*. Winnipeg Inner City Research Alliance.
- End Homelessness, A Community Task Force (2014). *Plan to End Homelessness in Winnipeg*. http://unitedwaywinnipeg.ca/wp-content/uploads/2014/04/wprc.plantoendhomelessness.april14.pdf
- Kaufman, Andrew (2014) *Winnipeg's Vanishing Rooming Houses*. Institute of Urban Studies, University of Winnipeg.
- Gaetz, Stephen (2013). *The State of Homelessness in Canada*. http://www.wellesleyinstitute.com/wp-content/uploads/2013/06/SOHC2103.pdf
- HRSDC (2014) Financial Security, Family Income. http://www4.hrsdc.gc.ca/.3ndic.1t.4r@-eng.jsp?iid=21
- Kives, Bartley (2012) "Suite changes in the works" Winnipeg Free Press. April 9, 2012 http://www.winnipegfreepress.com/local/suite-changes-in-the-works-146630675.html
- Lampert, Greg (2012) Federal Role in Canada's Housing System. http://www.chba.ca/uploads/MP%20Campaign/D1%20Fed%20Gov%20Role%20in%20Housing%20Sept%202012.pdf
- Larios, Lindsay, Mitchell Lyle, Michael Paille and Mark Smith. (2013). *Investigating Access* to Health and Social Services for Residents of Manitoba Housing. Winnipeg: Manitoba Centre for Health Policy.
- Mendleson, Rachel (2013). "Toronto Councilors Evade Showdown on Suburban Rooming Houses". *Toronto Star.* Feb 13. http://www.thestar.com/news/city_hall/2013/02/13/toronto_councillors_evade_showdown_on_suburban_rooming_houses.html
- Mental Health Commission of Canada. 2014. National Final Report: Cross-Site At Home

- Chez Soi Project. http://www.mentalhealth-commission.ca/English/node/24376
- McKnight, Zoe (2014) "Two Dead, 10 Injured after Three-Alarm Kensington Market Fire". *Toronto Star*, March 20. http://www.thestar.com/news/gta/2014/03/20/threealarm_kensington_market_fire_sends_victims_to_hospital.html
- National Consumer Panel (2012). Stigma, Discrimination and PWLE Knowledge Discussion Report. At Home Chez Soi Project, Mental Health Commission of Canada.
- Newman, Lynda (1986). "Roomers, boarders and lodgers: the Winnipeg case". In *Ontario Task Force on Roomers, Boarders and Lodgers Special Commissioned Papers*. Winnipeg: Manitoba Urban Affairs.
- Our Winnipeg (a) (2011) "Complete Communities" http://speakupwinnipeg.com/wp-content/uploads/2012/04/CompleteCommunities.Jul_.12.2011.WEB_.RGB_.pdf
- Our Winnipeg (b) (2011) "Its Our City, Its Our Plan, Its Our Time" http://winnipeg.ca/inter-hom/CityHall/OurWinnipeg/pdf/OurWinnipeg.Jul15.2010.pdf
- Ontario Task Force on Roomers, Boarders and Lodgers (1986a). A Place to Call Home: Housing Solutions for Low-Income Singles in Ontario. Ontario.
- Ontario Task Force on Roomers, Boarders and Lodgers (1986b). Protecting Occupants and Owners of Rooming, Boarding and Lodging Accommodation: A Background Paper. Ontario.
- Province of Manitoba (2014) *Budget Paper E Reducing Poverty and Promoting Social Inclusion.* http://www.gov.mb.ca/finance/budget14/papers/poverty.pdf
- Province of Manitoba (2013a). "1,500 RGI Unit Commitment Report" Table received from Housing and Community Development dated July, 2013

- Province of Manitoba (2013b). Province Advises Rental Guideline Set at 2 percent for 2014. http://news.gov.mb.ca/news/index.html?item=18716
- Province of Manitoba (2013c) *Budget Paper E Reducing Poverty and Promoting Social Inclusion* http://www.gov.mb.ca/finance/budget13/papers/poverty.pdf
- Province of Manitoba (2013d) *EIA Rate Review:* Fall 2013 http://www.gov.mb.ca/jec/eia/pubs/eia_rate_rev.pdf
- Placer County (2013) Single Room Occupancy Residential Units http://www.placer.ca.gov/~/ media/cdr/BLD/SROSummary.pdf
- Report of the Standing Senate Committee on Social Affairs, Science and Technology (2013). In from the Margins, Part II: Reducing Barriers to Social Inclusion and Social Cohesion.
- Residential Tenancy Act (2013). https://web2. gov.mb.ca/laws/statutes/ccsm/r119e.php#21
- Residential Tenancy Commission (2013). Reasons for Decision, Lianjun Liu & Lan Fang Chen vs. all tenants. 582 Burrows Ave., August 22.
- Rittel, Horst W. J., and Melvin M. Webber. "Dilemmas in a General Theory of Planning." Policy Sciences 4 (1973): 155–169.
- Rooming House Inspection Checklist. No date. Received from key informant at the City of Winnipeg.
- Rupert Coalition. No Date. http://www.web.net/rupert/faq.htm
- Sanders, Carol (2011) "Siloam Mission saviour to the Madison" April http://www.winnipegfreepress.com/local/siloam-mission-saviourto-the-madison-119751809.html
- Scott, Susan (2008). *All Our Sisters*. Toronto: Higher Education University of Toronto Press Incorporated.
- Seshia, Maya (2005). The Unheard Speak Out: Street Sexual Exploitation in Winnipeg. Canadian Centre for Policy Alternatives Mani-

- toba. https://www.policyalternatives.ca/publications/reports/unheard-speak-out
- Shapcott, M. (2007). The blueprint to end homelessness in Toronto. Toronto, ON: The Wellesley Institute.
- Shapcott, Michael (2010). *Precarious Housing in Canada*. Toronto: Wellesley Institute.
- Silver, Jim (2006). Gentrification in West Broadway? Contested Space in an Inner City Winnipeg Neighbourhood. Canadian Centre for Policy Alternatives Manitoba http://www.policyalternatives.ca/sites/default/files/uploads/publications/Manitoba_Pubs/2006/Gentrification_in_West_Broadway.pdf
- Silver, Jim (2014). The First Rung on the Ladder: Community-based literacy programming in public housing. Canadian Centre for Policy Alternatives Manitoba.
- Skelton, Ian et al. (2004) Housing Intervention and Neighbourhood Development: Harnessing Change in West Broadway. Report 2: Housing Interventions and Market Responses. Winnipeg Inner City Research Alliance. http://ecommons.uwinnipeg.ca/bitstream/handle/10680/377/wira-report-2-housing-interventions.pdf?sequence=2
- Skelton, Ian and Richard Mahe (2009). We Got Evicted, did I leave that part out? Stories of Housing and Mental Health. Canadian Centre for Policy Alternatives Manitoba.
- Smirl, E., C. Brownlee, B. Grant, G. Koryluk, S. Mackinnon, G. McIntyre & D. Miedema. 2010. "Squeezed Out: The Impact of Rising Rents and Condo Conversions on Inner City Neighbourhoods". We're in it for the Long Haul: State of the Inner City Report 2010. Canadian Centre for Policy Alternatives Manitoba.
- Statistics Canada (2001) Census data, Winnipeg, Manitoba. Ottawa. http://www12.statcan.gc.ca/census-recensement/2006/dp-pd/prof/92-591/details/page.cfm?Lang=E&Geo1=CSD&Code1=4611040&Geo2=PR&Code2

- =46&Data=Count&SearchText=winnipeg& SearchType=Begins&SearchPR=01&B1=All &Custom=
- Statistics Canada (2013). National Household Survey (NHS) Profile 2011. Statistics Canada Catalogue no. 99-004-XWE. Ottawa. http:// www12.statcan.gc.ca/nhs-enm/2011/dp-pd/ prof/index.cfm?Lang=E
- Statistics Canada (2013). Housing Suitability of Private Household. http://www.statcan.gc.ca/concepts/definitions/dwelling-logement-o6-eng.html
- Stein, Debbie (No date) *The Ethics of NIMBYISM* http://www.vcn.bc.ca/citizens-handbook/gcastrategies/article_co_2.html
- Swanson, Jean (2001). *Poor-Bashing: The Politics of Exclusion*. Toronto: Between the Lines.
- Starr Group Inc. (2001). Final Report: Interventions for Rooming Houses/SROs and Tenants.
 Ottawa, CHMC.
- Starr Group Inc. and Richard Drdla Associates (2000). Regulatory Factors in the Retention and Expansion of Rooming House Stock. Ottawa: CMHC.
- Toews, O. 2009. From Revitalization to Revaluation in the Spence Neighbourhood. Canadian Centre for Policy Alternatives Manitoba. mbre-

- searchalliance.files.wordpress.com/2012/11/36-changesspenceneighbourhoodfinal.pdf
- Tweddle, A. and K. Battle, S. Torjman (2013) Welfare in Canada 2013. http://www.caledoninst.org/Publications/Detail/?ID=1031
- Welch, Mary Agnes (2014) "Rooming House Fire Kills Elderly Man". Winnipeg Free Press April 17, 2014. http://www.winnipegfreepress. com/local/rooming-house-fire-kills-elderlyman-255603751.html
- Welch, Mary Agnes (2013a) "He Puts Tenants before Profit" Winnipeg Free Press July 16, 2013
- Welch, Mary Agnes (2013b) "A house of last resort" *Winnipeg Free Press*, July 18, 2013.
- Welch, Mary Agnes (2013c) "The Caretaker's Perspective" *Winnipeg Free Press*, July 18, 2013.
- Welch, Mary Agnes (2013d) "Potential fire traps go unchecked" *Winnipeg Free Press*, July 17, 2013.
- West Broadway Community Organization (2011) Community Plan 2011- 2016.
- http://www.westbroadway.mb.ca/wp-content/uploads/2011/05/WB-Community-Plan-and-all-plans-final.pdf
- Winnipeg Regional Health Authority (WRHA) (2012). *Bell Hotel Houses the Homeless* http://www.wrha.mb.ca/healthinfo/news/2012/121002-bell-hotel.php



Unit 205 – 765 Main St., Winnipeg, MB R2W 3N5 TEL 204-927-3200 FAX 204-927-3201 EMAIL ccpamb@policyalternatives.ca WEBSITE www.policyalternatives.ca