



*UTM STUDENTS' UNION DEMANDS FOR*

# HOUSING

UTMSU LOBBY WEEK

2024/2025



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# introduction

Housing is a right, not a privilege.

Mississauga and the Greater Toronto Area (GTA) are experiencing a significant housing crisis characterized by high demand for housing and insufficient supply. As such, housing and rental prices have become increasingly unaffordable each year, with more and more people finding it difficult to secure affordable accommodation.

*“All governments in Canada are required to respect, protect, and fulfill the human right to adequate housing (1).”*

Canada is built on the principle of providing adequate housing accommodations to people of all backgrounds. By considering housing to be a human right, Canada has committed to ensuring that its citizens are housed appropriately. Likewise, the University of Toronto Mississauga Students' Union Housing Committee (UTMSUHC) aims to support students in navigating the housing crisis by collaborating with the University of Toronto and local housing-related non-profit organizations, such as HOUSE Canada.

Since its creation in 2023, the UTMSUHC has conducted research on student housing and collected student testimonials regarding their experiences with housing insecurity. Furthermore, we propose recommendations to lessen the impact of this crisis and allow students to focus on other aspects of their life while being secure in their housing situation.

<sup>1</sup> [chrc-ccdp.gc.ca/individuals/right-housing/housing-human-right](https://chrc-ccdp.gc.ca/individuals/right-housing/housing-human-right)

Throughout this lobby document, insights from current housing regulations, current affairs, as well as student input will be utilized as compelling evidence to support the four outlined recommendations:

# *summary of recommendations*

- 1** Expand Licensing Requirements
- 2** Introduce Clear Guidelines and Penalties
- 3** Enhance Tenant Rights and Awareness
- 4** Learn From Other Municipalities Examples

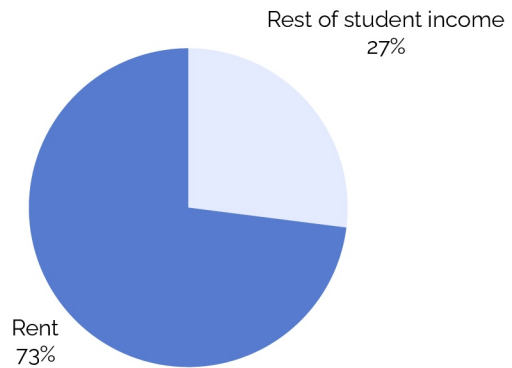


# necessity

Housing security is necessary due to several pressing reasons:

One of the most prevalent symptoms of the housing crisis has been the cost of buying or renting a house/apartment. At the beginning of 2019, the average monthly rent for a one bedroom apartment was \$2,000 while it is now \$2,343 (2).

The average rental price accounts for roughly 73% of a student's monthly income (3,4). When housing, a necessity, takes up so much of one's income due to its high cost, it makes it much more difficult to focus on other aspects of one's life (5).



This especially impacts students, a low-earning demographic with many other duties and responsibilities, such as their academics. Because of the increasing unaffordability of housing, a grant or some form of rebate should be considered to alleviate the financial stress placed on students. It should be noted that international students pay tuition of up to five times higher than that of domestic students and are only limited to working 20 hours a week (6).



## **ROOMING HOUSE REGULATIONS**

The City of Mississauga's Residential Rental Accommodation By-law 172-10 defines a "Rooming House" as a dwelling unit that includes more than three (3) separate Lodging Units, each intended for individuals to reside in exchange for payment (7).

According to our research, rooming houses play a substantial role in addressing long-standing issues of inconsistency, housing quality, and safety gaps (8).

However, with the lack of clear policies and regulations around rooming houses, many issues have arisen, resulting in complaints from other city residents (9,10). With how rooming houses operate, they are unfortunately still prone to compromises in tenant safety and well-being. These key concerns include:

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2 [inساuga.com/heres-how-much-rent-has-increased-in-4-years-in-mississauga](https://inساuga.com/heres-how-much-rent-has-increased-in-4-years-in-mississauga)

3 [zumper.com/rent-research/mississauga-on](https://zumper.com/rent-research/mississauga-on)





# 01

## OVERCROWDING

*Landlords tend to rent shared spaces to multiple tenants, and unfortunately, this leads to cramped living conditions.*

*For example, instances have been recorded wherein landlords make 4 people share beds side-by-side in a single room then proceed to charge each occupant \$600 for a bed in this room **(11)**.*

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<sup>4</sup> [glassdoor.ca/Salaries/mississauga-on-student-salary-SRCH\\_IL.0.14\\_IC2280741\\_KO15.22.htm](https://www.glassdoor.ca/Salaries/mississauga-on-student-salary-SRCH_IL.0.14_IC2280741_KO15.22.htm)

<sup>5</sup> [bipartisanpolicy.org/blog/housing-insecurity-and-homelessness-among-college-students](https://bipartisanpolicy.org/blog/housing-insecurity-and-homelessness-among-college-students)

<sup>6</sup> [bramptonguardian.com/news/international-students-are-being-exploited-in-peel-and-they-re-dying-say-advocates/article\\_10fd8cag-4868-59f9-a568-af3fc4eb1fa5.html](https://bramptonguardian.com/news/international-students-are-being-exploited-in-peel-and-they-re-dying-say-advocates/article_10fd8cag-4868-59f9-a568-af3fc4eb1fa5.html)

<sup>7</sup> [mississauga.ca/file/COM/Accessory\\_Dwelling\\_Units\\_Q\\_A\\_Guide.pdf](https://mississauga.ca/file/COM/Accessory_Dwelling_Units_Q_A_Guide.pdf)

<sup>8</sup> [insauga.com/mississauga-moves-to-get-chaotic-rooming-house-situation-under-control](https://insauga.com/mississauga-moves-to-get-chaotic-rooming-house-situation-under-control)

## 02

FIRE SAFETY AND  
BUILDING CODE  
VIOLATIONS

*Unfortunately, many of these rooming houses fail to meet fire and safety standards and building codes due to a lack of appropriate evaluation and oversight.*

*For example, a devastating fire at an unregistered rooming house on Coxwell Avenue in the east end of Toronto on January 18, 2024, killed one renter and forced six others to evacuate. It was found that the seven-person home lacked functional smoke alarms, which is a serious safety hazard.*

*In order to address Toronto's urgent demand for affordable housing options, housing advocates like Mark Richardson of HousingNowTO have asked for a regulatory framework to guarantee safety and compliance in rooming houses.*

*On March 31, 2024, the City of Toronto established a new regulatory framework for multi-tenant (rooming) residences in response to safety concerns and the demand for cheap accommodation **(12)**.*

<sup>9</sup> [insauga.com/mississauga-rooming-house-reportedly-has-over-10-people-living-in-it](https://insauga.com/mississauga-rooming-house-reportedly-has-over-10-people-living-in-it)

<sup>10</sup> [mississauga.com/news/illegal-rooming-houses-turning-rexdale-into-community-of-wild-drunken-parties-say-residents/article\\_fa42dd81-5234-5215-945f-1db6dc8cf395.html](https://mississauga.com/news/illegal-rooming-houses-turning-rexdale-into-community-of-wild-drunken-parties-say-residents/article_fa42dd81-5234-5215-945f-1db6dc8cf395.html)

<sup>11</sup> [torontosun.com/news/local-news/like-sardines-mississauga-landlord-crams-four-beds-into-room-at-600-a-person](https://torontosun.com/news/local-news/like-sardines-mississauga-landlord-crams-four-beds-into-room-at-600-a-person)

<sup>12</sup> [toronto.citynews.ca/2024/01/18/leslieville-house-fire-person-found-dead](https://toronto.citynews.ca/2024/01/18/leslieville-house-fire-person-found-dead)

# 03

## EXPLOITATION BY LANDLORDS

*Based on our collected testimonials, as well as news reports encountered during our research, landlords take advantage of their position and exploit the fact that students are a vulnerable demographic.*

*International students especially have an added fear of deportation and are made to believe that their non-citizen status entails less protection. International students further report higher rates of housing insecurity than domestic students.*

*They disproportionately experience discrimination and abuse from landlords—overcrowded housing, illegal basement units, overcharged rent and deposits, higher maintenance costs, and sexual exploitation (13). Their status in this country is conditional and the high demand for affordable housing (14). A few examples of how they do this are by charging excessive rent prices and providing unsafe, overcrowded, uninspected living conditions which may or may not be built to code or infested with pests, overcrowded and unsafe, often lacking fire and carbon monoxide alarms (15).*

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**13** [sshrccrsh.gc.ca/society-societe/community-communite/ifca-iac/evidence\\_briefs-donnees\\_probantes/gbv-vfg/srinivasan-eng.aspx](https://sshrccrsh.gc.ca/society-societe/community-communite/ifca-iac/evidence_briefs-donnees_probantes/gbv-vfg/srinivasan-eng.aspx)

**14** [mcgill.ca/definetheline/article/international-students-and-sexual-violence](https://mcgill.ca/definetheline/article/international-students-and-sexual-violence)

**15** [yorku.ca/news/2023/06/07/international-students-particularly-vulnerable-to-abuse-during-tight-rental-market](https://yorku.ca/news/2023/06/07/international-students-particularly-vulnerable-to-abuse-during-tight-rental-market)



# *the state of affairs* IN MISSISSAUGA

At the moment, Mississauga lacks a thorough regulatory framework for multi-tenant homes on par with Hamilton or Toronto. As a result, supervision and tenant rights have become inconsistent. Tenant safety and housing quality would be enhanced throughout the city by creating a consistent licensing system incorporating zoning reviews, safety inspections, and adherence to local and provincial regulations.

According to Mississauga's regulations, only landlords who own three or more multi-tenant residences must get licenses. As a result of these regulations, landlords who rent two or fewer units are exempt from licensing and inspection requirements, resulting in unregulated housing that resembles rooming house conditions. One example would be how in shared housing with subpar amenities, there will only be a single bathroom for multiple occupants.

Recently, stricter regulations have been implemented in Hamilton and Toronto to deal with similar problems. On March 31st, 2024, Toronto's regulatory structure ensures adherence to building and fire rules through yearly inspections and licensing agreements. We recommend that similar policies be implemented in Mississauga to improve home quality as well as the rights and safety of tenants.

# *the state of affairs* IN OTHER MUNICIPALITIES

## TORONTO

Toronto's framework, which went into effect on March 31, 2024, is an example of equitable living conditions and tenant security. It requires all operators of multi-tenant residences to get permits, establish standards throughout the city. This procedure includes zoning evaluations, fire safety planning, and adherence to Ontario's Building, Fire, and Electrical Safety Codes.

The framework also imposes obligations on landlords, including upkeep of common areas, timely tenant requests, and routine garbage and pest control. The Residential Tenancies Act protects tenants, and the Landlord and Tenant Board must provide due process for evictions. The framework intends to provide safe, cheap, and well-maintained housing options to encourage various communities and ensure lively neighbourhoods.



## HAMILTON

Hamilton's rules are centred on maintaining and upholding cheap housing and protecting tenants. Landlords who plan to operate and run rooming houses must obtain certificates attesting to compliance with property requirements, obtain licenses, and finish zoning verification. Compliance with health bylaws and yearly fire safety assessments are required.

While Hamilton's Renovation License and Relocation By-law guarantees tenant support during renovations, including interim lodges or compensation, its Rental Housing Protection By-law prohibits unfair evictions and demolitions. Tenants are now shielded from exploitation, and the housing standards are upheld by these procedures.

These examples offer Mississauga a template to adhere to, guaranteeing consistent oversight and tenant safety.







# STUDENT *testimonials*

The following pages entail student experiences related to housing costs and impacts on life.

When I went to apply for second year housing I faced many issues within the process. The moment it opens it's **first come first serve** I was at work the time it opened and despite managing to escape to apply it rejected my card because it only accepted credit cards. As I had no credit card with me I could not apply.

I applied the next day and remained on a **wait list** until the end of first semester this year. I know many other people who have **remained on waitlists** much longer than me. I did manage to find a place to live but most **ads are sketchy or dishonest** making **finding housing a trying time for undergrads**. I split rent with my roommate but the apartment is 2500 a month despite working full time I also pay 500 for car insurance a month **the prices never stop adding up**.

Guaranteed first year housing was a nice start but it's **not enough** let alone the prices for housing but many people will pay that to ensure a safe warm place to live. **I did not find a place to leave until a couple weeks before the semester started leaving me with a stressful summer** but now with the current system I don't think I would even try to apply for third year housing.

I started looking for a place in Mississauga all the way back in July, thinking I'd have plenty of time, but nothing came through until just a week before school started.

The **process was exhausting**, with landlords asking for things I could hardly manage - like having a **guarantor or paying six months' rent upfront**. It was **overwhelming**, trying to find a place to call home while dealing with such **high demands**. The experience left me feeling **stressed and uncertain**.

Finding suitable housing as a student in Mississauga is **incredibly challenging**. Many landlords, especially those on platforms like Marketplace, seem **shady**, making the entire process feel **unsafe**. Additionally, listings on websites like Realtor.ca and Zillow.com are often out of reach for students due to competition and high requirements.

What's really needed is a **platform specifically for students**, where only verified and trusted landlords can list their properties. Such a platform would greatly ease the housing search, providing a **secure and fair process** for students seeking accommodation in Mississauga. This would be a **crucial step** in addressing the housing crisis.

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Landlords often **demand guarantors** or require up to six months' rent upfront, which creates **financial strain**. Additionally, current platforms are **outdated and unreliable**, making it tough to connect with potential roommates.

There's a clear need for a dedicated, updated platform specifically tailored for Mississauga students. This platform could streamline roommate searches and simplify the rental process, **reducing stress and financial burden on students**. By addressing these issues, we can build a more **supportive housing network** that meets students' needs effectively.

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# RECOMMENDATIONS & *implementation*

Based on research, discussions with students and faculty, the following suggestions would improve access to education for students.

## **RECOMMENDATION** **1** **EXPAND LICENSING REQUIREMENTS**

As mentioned, the City of Mississauga currently doesn't require a landlord to be licensed to operate a house with three or fewer rental units. We recommend this be changed to expand licensing requirements to landlords regardless of the number of rental units they operate. This would allow all houses to be inspected annually, providing tenants with higher safety and reducing overcrowding in rental units.

We also strongly propose a change to the definition of rooming/lodging houses. Under the City of Mississauga Residential Rental Accommodation By-law 172-10, a "Lodging House" is defined as "a dwelling unit containing more than three (3) Lodging Units each designed or intended for the lodging of Persons in return for Remuneration."



Therefore, houses that aren't licensed aren't inspected annually, increasing the risk to tenants' safety.

This proposal would ensure:

- Annual property inspections for compliance with fire safety and building codes.
- Enhanced tenant safety and reduced overcrowding.
- Provide a Police Criminal Record Check as part of the licensing application.

## **RECOMMENDATION 2**

### **INTRODUCE CLEAR GUIDELINES AND PENALTIES**

With clear guidelines and penalties, rooming houses in Mississauga can be further regulated.

Throughout our research, it has been evident that rooming houses lacked clear regulations, with many going against the maximum occupancy per rental unit. Clearer guidelines and penalties enforced for landlords would increase the compliance between the city and landlords, ultimately increasing the benefit of tenants.

Clear regulations for rooming houses would include:

- Minimum living space requirements.
- Maximum occupancy limits.
- Penalties for non-compliance to deter exploitative practices.

**RECOMMENDATION 3****ENHANCE TENANT RIGHTS AND AWARENESS**

Tenants should have access to comprehensive educational resources that inform them of their rights and responsibilities, empowering them to navigate rental agreements and housing laws confidently.

Additionally, there should be clear and accessible channels for reporting unsafe living conditions or exploitative practices, ensuring that concerns are addressed promptly and effectively.

To further support tenants, access to legal aid should be readily available, providing guidance and representation in disputes with landlords, protecting them from unfair evictions, rent increases, or violations of their lease agreements.

**RECOMMENDATION 4****LEARN FROM OTHER MUNICIPALITIES EXAMPLES**

Adopt policies from Toronto and Hamilton to create a comprehensive regulatory framework for rooming houses. Collaborative efforts with these municipalities can provide valuable insights into successful implementation strategies.

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<sup>16</sup> [www20.mississauga.ca/file/COM/residentialrentals.pdf](http://www20.mississauga.ca/file/COM/residentialrentals.pdf)







**UTMSU LOBBY DOCUMENT  
2024/2025**