

7

SOCIAL HOUSING WAITING LIST ANALYSIS

The Community Services and Housing Committee recommends adoption of the recommendation contained in the following report, February 17, 2005, from the Commissioner of Community Services and Housing:

1. RECOMMENDATION

It is recommended that:

1. The Regional Chair send a letter to the Minister of Municipal Affairs and Housing, along with a copy of this report, outlining York Region's affordable housing needs and requesting consideration during the pending allocation of the Community Rental Housing Program funding.

2. PURPOSE

This report provides Committee and Council with an analysis of social housing applicants' demographic information as well as information regarding availability of social housing stock in relation to need.

3. BACKGROUND

Under the *Social Housing Reform Act, 2000*, (SHRA), the Region is required to maintain a centralized waiting list system for rent-geared-to-income (RGI) housing units. Applicants apply to the Region's Housing Access Unit and eligible applicants are added to the waiting lists of the social housing buildings of their choice. The Region provides each housing provider with a subsidiary waiting list of applicants who have requested that housing provider's building.

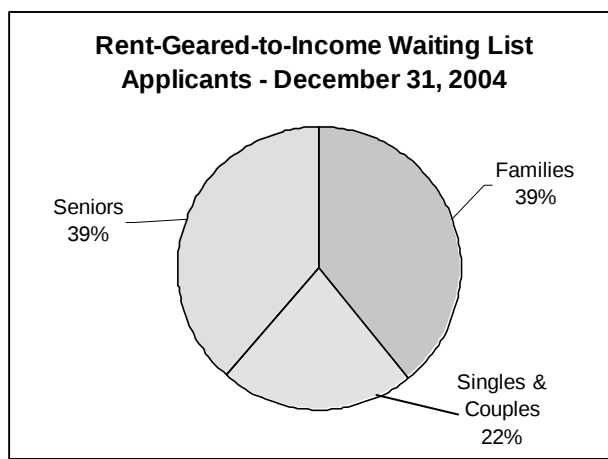
Housing providers are required to offer all RGI unit vacancies to the highest ranked applicants on their respective subsidiary waiting list. With the exception of the Special Priority category, all applicants are ranked based only on their application date. The Special Priority category is a provincially mandated program designed to assist applicants who have been abused by a member of their household and need RGI housing to leave the abusive situation. The SHRA requires that Special Priority applicants rank ahead of all other applicants as required under the SHRA.

4. ANALYSIS AND OPTIONS

4.1 Demographic Analysis of Waiting List Applicants

The waiting list is subdivided into three general categories: families, singles/couples, and seniors. Although the number of applicants on the waiting list changes from month to month, the distribution of applicants within categories is relatively stable. Table 1 depicts the relative proportion of applicants by category as of December 31, 2004.

Table 1



4.1.1 Applicant Demographics

A comprehensive review of waiting list data was initiated in July 2004. At that time there were almost 6,000 applicant households on the Region's RGI housing waiting list. These applicant households represented approximately 13,000 people.

At the time of the waiting list review, virtually all of the families on the waiting list had children under the age of 16, with a total of about 3,600 children waiting for affordable housing. Nearly 1 in 4 households on the waiting list were led by a single parent.

4.1.2 Applicant Income Sources

Many applicants are working, but cannot afford their rent. Approximately 50% of all non-senior applicants reported employment related income. Applicants receiving Ontario Disability Support Program (ODSP) benefits account for 14% of the non-seniors reporting income and applicants in receipt of Ontario Works (OW) benefits account for 29%.

The income profile for applicants requesting seniors' buildings indicates that 59% receive Old Age Security benefits; 21% have employment income, and a further 19% receive ODSP or OW benefits.

4.1.3 Current Residence Location of Applicants Seeking Housing in York Region

Nearly 46% of all households on the waiting list currently live outside the Region. The July waiting list study found that 2,100 applicants (or 35% of the total waiting list) were residents of Toronto. The City of Toronto's housing access centre reported that 2,400 York Region residents have requested housing in Toronto. It is significant to note that almost half of the applicants from Toronto seeking RGI housing here live within five kilometres of the southern boundary of the Region. This suggests that applicants do not consider political boundaries when applying for housing and that applicants view the southern part of the Region and the northern part of Toronto as essentially one catchment area.

Residents of other GTA municipalities make up less than 5% of the Region's total housing waiting list.

4.2 Applicant Activity

The Housing Access Centre approves approximately 2,000 new housing applications every year. Total waiting list growth is limited by two main factors, the number of applicants housed and the number of applications cancelled.

Under the SHRA, the Region is required to update every applicant's file at least once every twelve months. As a condition of continued eligibility, applicants are required to inform the Region's Housing Access Unit of any changes in their situation, including contact information and household composition. Applicants who fail to respond to information update requests are notified that they must do so to stay on the waiting list. If the update is not provided, the application is cancelled. Applications may be reinstated with the original application date within one year of cancellation if the update information is subsequently provided and the applicant has a valid reason for failing to provide the information when requested.

Applicants may let their applications lapse for a number of reasons. In the best situations, the applicant's circumstances have improved and they no longer require assistance. Unfortunately, the waiting times for housing are so long that others may simply give up. In the case of senior applicants, the senior may move on to long term care or pass away while awaiting housing. Table 2 details the applicant activity for 2003 and 2004.

Table 2
Application Activity

Calendar Year	New Applications	Cancelled Applications	Applicants Housed	Total Active Applications (December 31)
2003	2041	1,027	523	5,473
2004	2050	1,491	458	5,767

4.3 Special Priority Policy

Under the SHRA, applicants who need RGI housing to permanently leave an abusive relationship must receive Special Priority ranking ahead of everyone else on the waiting list. As noted in the November 10, 2004 report to Committee, this requirement has a significant impact on housing providers and the waiting list in the Region. In 2004, 9% of all RGI vacancies in seniors' buildings and 43% of all RGI vacancies in family and single buildings across the Region were filled by Special Priority applicants. The impacts are most significant in the southern municipalities where a number of housing providers are now almost exclusively housing Special Priority applicants in their RGI units.

4.4 RGI Housing Supply and Waiting Times

There are a number of factors that determine the length of time an applicant will wait for RGI housing, including size of unit required, the applicant's location preferences, and whether or not the applicant has Special Priority status.

4.4.1 RGI Housing Supply Limitations

The most significant determinant of waiting times is the supply of RGI units in the Region in relation to the demand. Generally speaking, the higher the applicant to RGI unit ratio, the longer an applicant will wait for an offer of RGI housing.

The Region has one of the more acute supply shortages in the Province. Table 3 provides a comparison of the number of applicants per unit in selected municipalities.

Table 3
Number of Applicants per RGI Unit

Municipality	Applicants/RGI Unit
Municipality A (South-western Ontario)	.35
Municipality B (Eastern Ontario)	.61
Municipality C (GTA)	.46
Municipality D (GTA)	.97
York Region	1.26
Municipality E (GTA)	1.71

The Region's relative shortage of RGI housing is largely a function of population growth. When provincially funded RGI housing development initiatives were cancelled in 1995, the Region's population was 595,000. While the Region's population has increased by 49.5% to 889,591, the supply of RGI housing has remained virtually the same.

The demand for RGI housing is exacerbated by the Region's limited supply of private market rental housing. The share of rental units in the Region's total housing stock is the lowest within the GTA. This shortage of supply in relation to demand is also evident in the Region's vacancy rate of 1.8% at a time when rates in neighbouring municipalities range from 3% to 5.2%.

4.4.2 Estimated RGI Applicant Waiting Times

Waiting times vary considerably depending on the number of applicants in each housing category and the relative number of RGI units.

4.4.2.1 Estimated RGI Waiting Times for Special Priority Applicants

Special Priority applicants, although less than 3% of the total waiting list, filled 30% of all RGI vacancies across the Region in 2004. Special Priority applicants seeking housing in the Region's central or northern municipalities are typically offered housing in 3 to 6 months. Those who require housing in the southern municipalities may wait 3—18 months.

4.4.2.2 Estimated RGI Waiting Times for Applicants Without Priority Status

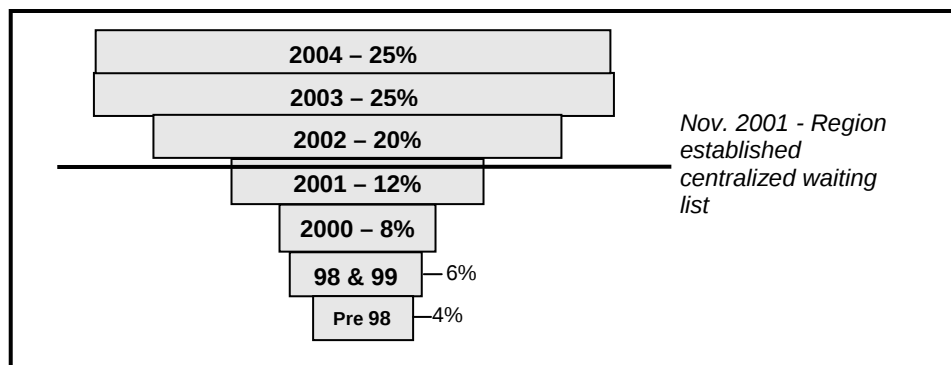
Individual applicant waiting times vary depending on:

- When the applicant applied (i.e. before or after creation of the centralized waiting list).
- How many buildings the applicant has selected.
- The location of the buildings selected (e.g. waiting lists for buildings in the southern municipalities tend to be the longest).
- The number of bedrooms required (e.g. one-bedroom non-senior units have the longest waiting lists).

As general rule, applicants who applied for housing before the centralized waiting list was implemented will have shorter waiting times than newer applicants. When social housing programs were established each housing provider was responsible to maintain their own waiting lists. Housing locations were not advertised and there was no central source of information for applicants. In 1998 the Province required housing providers in each municipality to create a co-ordinated waiting list system. However, as the Province did not provide funding for this initiative, the result was a relatively informal system of information sharing.

In accordance with the requirements under the SHRA, the Region created a centralized waiting list system over a period of two years. Application and housing information is now provided to the public through the Region's web-site, the contact centre, brochures in public offices, etc. As a result, many more people are aware of the RGI housing in the Region, and the number of new applicants has increased dramatically. Consequently, while someone who applied to a housing provider in 1998 might have been offered housing in two to five years, someone applying now will wait much longer. Non-Special Priority RGI vacancies are currently being offered primarily to applicants who applied before the Region became responsible for the waiting list. It is significant to note that more than 70% of the applicants on the waiting list applied after the centralized waiting list was established. Table 4 illustrates the distribution of applicants by application date.

Table 4
% Applicants on the Waiting List by Year of Application



Waiting times are also affected by factors such as the number of applicants on the waiting list at any given time, the number of RGI units that turn-over each year, and the number of units filled by Special Priority households. Waiting times can also vary significantly from one area to another. A non-priority applicant applying now for family housing in Georgina could be housed in less than three years. However, if that same applicant wants to move to Vaughan, they may wait more than 20 years. As such it is difficult to accurately predict an applicant's waiting time.

By comparing the total number of applicants currently in each waiting list category to the average number of units that are available to that applicant category each year, it is possible to generate a very broad estimate of average waiting times. For example, there are almost 1200 applicants waiting for the 575 one-bedroom non-senior RGI units in the Region. If an average of 10% of these units turn over each year and Special Priority applicants continue to fill approximately half of the vacancies, it would take 40 years to house everyone currently on the waiting list. Based on this analysis, a senior applicant applying today could reasonably expect to wait up to 11 years for RGI housing; a family applicant may have to wait 18 years, and a non-senior applicant who needs a one-bedroom apartment will probably be a senior before they are offered RGI housing.

5. FINANCIAL IMPLICATIONS

While supplying more social housing is expensive, not doing so is also expensive. The Region experiences other growth pressures which are exacerbated by the lack of affordable housing, including social housing.

An inadequate supply of affordable housing has a negative impact on the Region's economic competitiveness. The Region's recently published "*Housing and our Economy*" report found that the lack of affordable housing within the Region contributes to an increased number of in-commuters with a subsequent increase in traffic congestion. Furthermore, respondents to the 2004 "Employers Opinion Survey" indicated that the

lack of affordable rental housing hampers young employees and new Canadians who would otherwise choose to live close to their jobs in the Region, essentially creating a recruitment disincentive and an employee retention issue for York Region employers.

At the other end of the spectrum, seniors on limited incomes who wish to stay independent and in their home communities often do not have a realistic chance of being housed in RGI accommodation.

6. LOCAL MUNICIPAL IMPACT

The lack of sufficient affordable housing in York Region is a serious concern. There are increasing pressures on municipalities due to a growing population, high rents, long waiting lists, and waiting times for social housing. Adult children and senior parents of local residents may be unable to get housing in their communities, close to their support systems. The municipalities in the southern part of the Region are particularly impacted by these complex challenges.

7. CONCLUSION

Affordable housing is a very valuable resource. Due to the acute shortage in affordable housing supply, many people are living in overcrowded conditions, some in unsafe environments, some having to commute long distances to work, some paying rents that they can not afford, and some in shelters, etc. There is a wide range of people who need housing including working families, seniors, persons with disabilities, single parents, and the homeless.

The Senior Management Group has reviewed this report.