

8

SOCIAL HOUSING WAITING LIST 2009 ANNUAL ACTIVITY UPDATE

The Community and Health Services Committee recommends the adoption of the recommendations contained in the following report dated March 24, 2010, from the Commissioner of Community and Health Services.

1. RECOMMENDATIONS

It is recommended that:

1. A copy of this report be circulated to the Provincial Minister of Municipal Affairs and Housing and to the local Members of Provincial Parliament.
2. Staff be directed to bring forward a report in May 2010 recommending a process to identify affordable housing development opportunities that may qualify for Investing in Ontario funding and future federal/provincial funding initiatives.

2. PURPOSE

This report's primary focus is to provide demographic information about rent-geared-to-income (RGI) waiting list applicants and an overview of the 2009 waiting list activity. The report also provides an update on the initiatives the Region has implemented to increase the supply of affordable rental housing and recommends that further efforts be made to prepare for other new development opportunities.

3. BACKGROUND

The Region maintains the waiting list for RGI housing units through its Housing Access Unit. The Housing Access Unit processes RGI applications and adds eligible applicants to the waiting lists of the buildings of their choice. When housing providers have RGI vacancies, they access the waiting list for their respective buildings through the Region's web-based waiting list system.

Housing providers must offer their RGI vacancies to the highest ranked applicants on their waiting list. Applications are ranked chronologically based on the application date. Applicants with a special priority designation rank ahead of all chronological applicants. Special priority is a provincially mandated program that assists applicants who have been abused by a member of their household and need RGI housing to leave the abusive situation.

Every applicant file is updated annually to ensure that the waiting list information remains current. Applicants are contacted by mail and asked to confirm their contact and household information. They also have an opportunity to review and make changes to their building selections. The Housing Access Unit sends cancellation notices to applicants who do not return a completed annual update form.

4. ANALYSIS AND OPTIONS

The Region surveyed applicants to better understand their needs

In 2009, the Housing Access Unit, in conjunction with staff from the Strategic Service Integration and Policy Branch, conducted a survey of applicants currently on the waiting list to better understand their housing needs. Current applicants were randomly selected from the three waiting list categories (seniors, families and non-senior singles/couples). The survey participation was strong with 858 households returning completed surveys for a 37% over all response rate. Some of the key survey findings are summarized below:

- 14% of all family respondents live in basement apartments.
- 20% of the non-senior singles/couples respondents and 18% of senior respondents live in a room in a house.
- 73% of family respondents and 61% of non-senior singles/couples respondents moved at least once in the last five years, with “rent too high” and “safety concerns” as the most commonly cited reasons for the move.
- 34% of all respondents used food bank services in the past year.
- 59% of all non-senior single/couples respondents identified themselves as having a long-term disability.

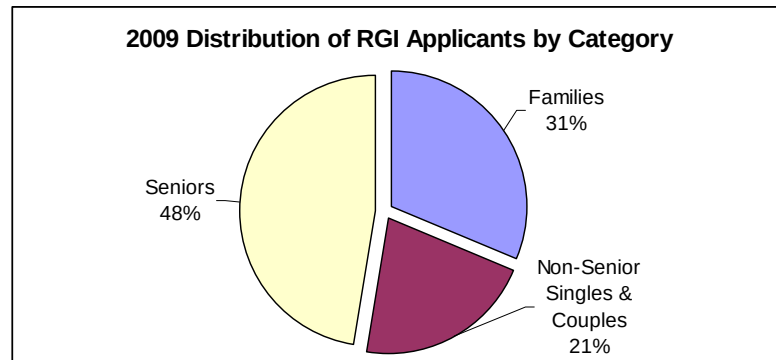
The survey also asked respondents to rate their customer service experiences with the Housing Access Unit. Respondents generally reported that the staff were pleasant, helpful and provided good service.

Analysis of the waiting list database reveals important demographic information

Almost half of all the applicant households are seniors

The waiting list is subdivided into three general categories: families, non-senior singles/couples, and seniors. Although the number of applicants on the waiting list changes from month to month, the distribution of applicants within the categories has remained relatively stable in recent years. At the end of 2009, there were 6,685 applicant households (about 13,000 people) on the waiting list. Chart 1 provides information on the proportion of applicants by category as of December 31, 2009.

Chart 1

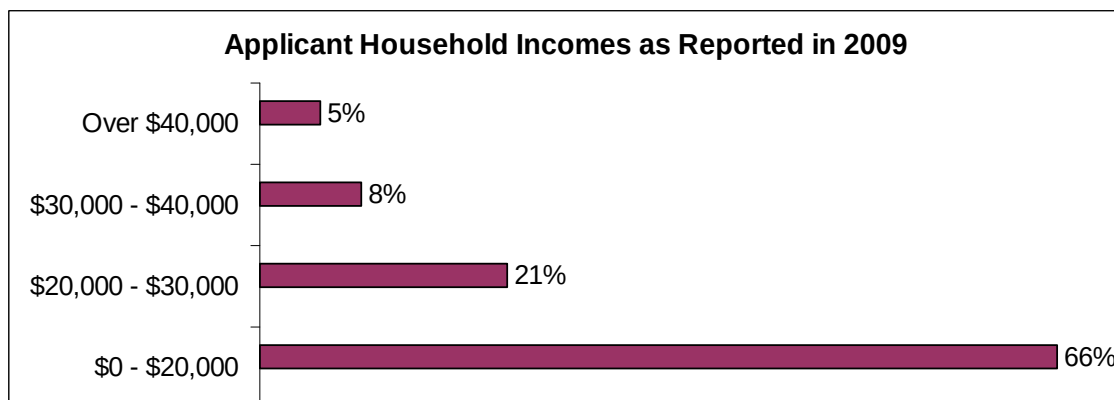


Waiting list applicants face serious housing affordability issues

Housing affordability is typically defined as a housing cost that does not exceed 30% of household income. Using this measure, a household needs an annual income of \$36,500 to afford the Canada Mortgage and Housing Corporation average one-bedroom rent of \$912. A family would need an income of \$49,700 to afford the average three-bedroom rent of \$1,242. An applicant with an annual income of \$20,000 would have to spend 55% of their gross income for a one-bedroom unit at the Canada Mortgage and Housing Corporation average market rent. If that same applicant was a single parent with three children, it would take 75% of their income to pay the Canada Mortgage and Housing Corporation average three-bedroom rent. At these levels, households are at significant risk of eviction or homelessness.

In 2009, 87% of all applicants reported household incomes of \$30,000 or less. These households face serious housing affordability issues. Chart 2 depicts the distribution of applicant households by the income reported in their applications.

Chart 2



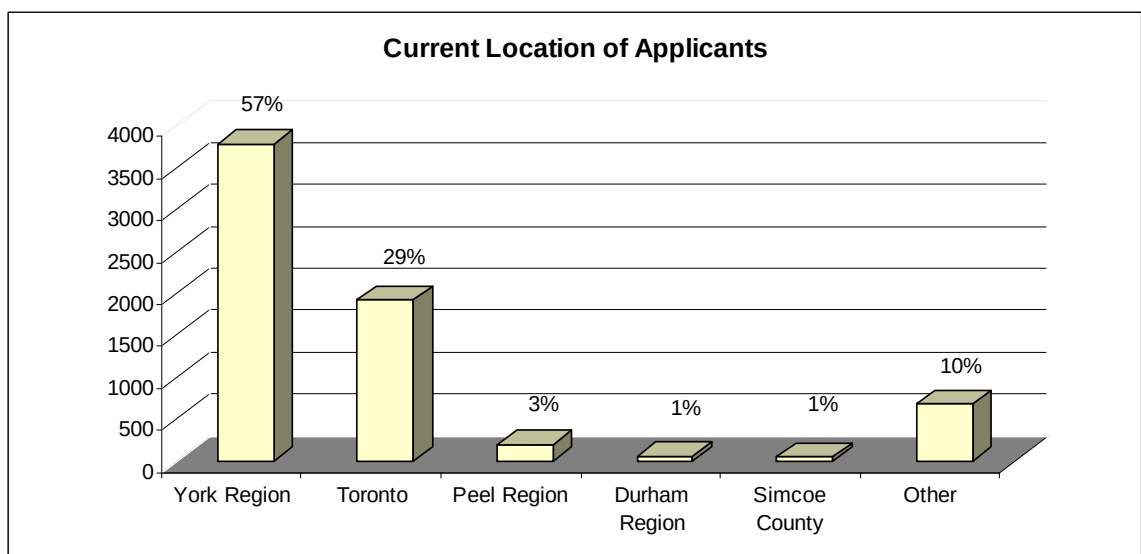
Most applicants already live in York Region

The *Social Housing Reform Act, 2000* establishes the waiting list eligibility rules. Applicants can live anywhere in Canada and apply for RGI housing in York Region as long as every member of the household has legal status in Canada. Although the Housing Access Unit receives applications from across the country, the vast majority of applicants live in the GTA, with 57% already living in York Region.

Just over 1,900 of the applicants on the Region's waiting list currently live in Toronto, many in areas just south of Steeles Avenue. Toronto's Housing Access Centre reports that approximately 3,077 of the 60,000 active households on Toronto's waiting list are York Region residents requesting housing in Toronto. In 2009, 97 Toronto applicants were housed in York Region's social housing portfolio and 95 applicants from York Region were housed in Toronto's portfolio.

Chart 3 depicts the distribution of applicants based on their current home address.

Chart 3



Applicants are entitled to request reviews of eligibility and placement decisions

The *Social Housing Reform Act, 2000* entitles applicants to ask the Region to review any decision made with respect to their eligibility for or placement on the waiting list. The review must be conducted by persons who did not participate in the original decision. Senior housing staff conduct all reviews of decisions made by the Housing Access Unit.

As part of the review, applicants have an opportunity to provide additional information that may not have been considered when the original decision was made. The Region has

the authority to substitute a new decision as a result of the review. In most cases a new decision is only made if the applicant provides new information that was not considered in the initial decision. The review process is also used to reinstate applicants whose applications were cancelled as part of the update process if the applicant submits a completed update package within a year of the cancellation. Table 1 summarizes the 2009 reviews of the Housing Access Unit's decisions.

Table 1
Summary of 2009 Applicant Requests for Decision Reviews

Decision	Requests Received	Decision Upheld	New Decision Made
Not eligible for special priority ranking	69	33	36
Application cancelled for failure to respond to the annual update	216	2	214
All other requests	67	30	37

Waiting list pressures are an on-going issue

The demand for RGI housing is increasing

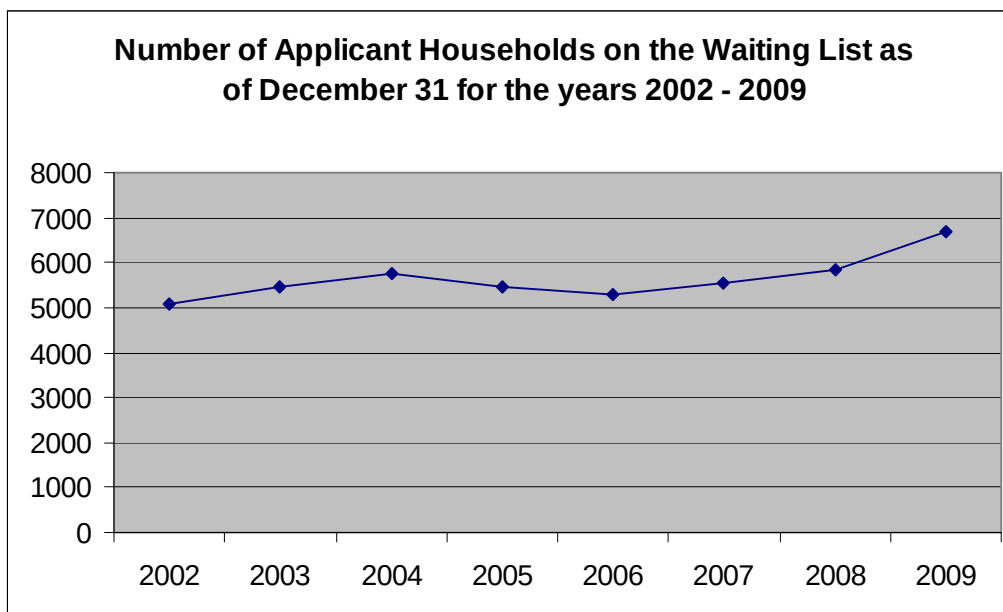
At the end of December 2008 there were 5,833 households on the waiting list. At the end of December 2009 that number had increased by 15% to 6,685. This increase is the combined result of a substantial increase in new applications and a decrease in cancelled applications. The waiting list activity is summarized in Table 2.

Table 2
2009 Waiting List Activity

Total Applications as of December 2008	5,833
New applications received	2,550
Ineligible and incomplete applications	-171
Cancelled Applications	-1,097
Applicants Housed	-430
Total Applications as of December 2009	6,685

The 2009 increase is significant in relation to prior years' experience as demonstrated in Chart 4.

Chart 4



430 households were housed from the Region's RGI waiting list in 2009

The number of households housed in any given year is a function of the unit turnover in the existing portfolio and the addition of new RGI units. In recent years, an average of 416 households have been housed annually. Table 3 provides the details of the waiting list categories for all households placed in RGI housing from the Region's waiting list in 2009.

Table 3
Applicants Housed in 2009 by Waiting List Category

Waiting List Category	# of Units filled	% of total housed
Modified Units <i>(units designed for wheelchair accessibility)</i>	15	3%
In-Situ Priority <i>(market rent social housing households who experience significant & permanent income loss, e.g. death of a spouse in a seniors building)</i>	8	2%
Over-housed <i>(Provincial requirement giving preferred ranking to RGI households who must move to a smaller unit to maintain RGI eligibility)</i>	6	1%
Seniors	161	37%
Families and Non-Senior Singles/Couples	240	56%
Total RGI Applicants Housed	430	

The special priority program has a major impact on wait times for non-senior chronological applicants, especially in the southern municipalities

Special priority is a provincially legislated program that ranks applicants who need RGI housing to enable them to leave an abusive relationship and be housed ahead of all other applicants. Although seniors are eligible for special priority, only 5% of the seniors housed in 2009 had special priority status. Special priority is primarily a program that serves families and singles.

At any given time there are 100 to 120 special priority households on the waiting list. Special priority applicants seeking housing in the Region's central or northern municipalities are typically offered housing in three to six months. Special priority applicants seeking housing in the three southern municipalities may be offered housing in a few months, but the average wait is about a year, longer if a one-bedroom unit is required.

Because the need for RGI housing is most acute in the southern municipalities and special priority applicants are always at the top of the list, family housing providers in Richmond Hill, Markham and Vaughan house predominantly special priority households. In 2009, fifteen buildings in the southern municipalities housed families or singles/couples from the waiting list. Only six of those buildings housed anyone other than special priority applicants. One large Richmond Hill housing provider alone accounted for almost 40% of the non-special priority vacancies. This housing provider's size and turnover volume allowed them to offer vacancies to all of the special priority applicants on their list and proceed to chronological applicants. Most housing providers in the southern municipalities rarely, if ever, get to their chronological lists. The results are ever increasing waiting times for applicants who do not have special priority status and a group of housing providers who predominantly fill their RGI vacancies with victims of domestic violence without any targeting funding for support services. In order to address the support need, Regional Council approved an annualized budget allocation to fund a program designed to assist special priority applicants in establishing and maintaining their tenancies.

Table 4
Special Priority Impact in Non-Senior RGI Vacancies in 2009

	Special Priority Applicants Housed	Non-Special Priority Applicants Housed	% of RGI units filled by Special Priority Households
Richmond Hill, Markham and Vaughan	74	37	67%
All other municipalities	39	90	30%
York Region Total	113	127	47%

Service managers across the province have identified the special priority requirement as an issue. In addition to the impact on the waiting times for households without special priority status, there is also a significant concern about the implications of concentrating a tenant population with specific needs in housing communities that are not funded to provide support services. Service managers have expressed these concerns to the Province on numerous occasions. With the assistance of the Ontario Municipal Social Services Association, service managers are undertaking a research project intended to quantify the province-wide impacts of special priority and to assess the housing experiences of special priority households.

The wait times for RGI housing are affected by many variables and are difficult to predict

Invariably one of the first questions an applicant asks is “how long will I have to wait?” The answer to this question varies depending on:

- Whether the applicant is eligible for special priority status.
- Whether the applicant is eligible for dedicated seniors’ buildings (seniors are typically housed faster than non-seniors).
- The unit size requested (the one-bedroom non-senior waiting lists are years longer than any other category).
- The area of the Region the applicant wants to live in (many family buildings in the southern municipalities house predominantly special priority applicants).
- The number of buildings the applicant selects (some applicants choose only one or two specific buildings which may have particularly long waiting lists).
- The number of new applicants in any given year.

When asked to predict waiting times, the best information Housing Access Unit staff can provide is the year of application for the chronological applicants at the top of the list of the building in question. For example, the average wait for seniors housed in the northern municipalities in 2009 was about five years. At the same time, there are one-bedroom

non-senior applicants waiting for housing in the southern municipalities who have been on the waiting list since the early 1990's. By way of illustration, Table 5 provides the typical application dates of the chronological applicants at the top of the building waiting lists by bedroom size for most housing providers in each municipality

Table 5
Typical Application Dates of Chronological Applicants
at the Top of the Waiting Lists by Municipality

Municipality	1 bed	2 bed	3 bed	4 bed
Aurora Seniors	2000	2003		
Aurora Family/Singles	1999-2000	2000	2001	2001-2002
East Gwillimbury Seniors	2003	2005		
Georgina Seniors	2001	2003		
Georgina Family/Singles	1998	2002-2003	2006	2002-2003
King Seniors	1998	2009		
Markham Seniors	1992-1993	1999-2000		
Markham Family/Singles	1992	1999-2000	1998-2000	1998-2000
Newmarket Seniors	1999-2000	2003		
Newmarket Family Singles	1994-1998	1998-2001	2003	2001
Richmond Hill Seniors	1992-1993	1996/1999		
Richmond Hill Family/Singles	1993	1993	1992-1996	1998-1999
Vaughan Seniors	1992-1993	1999		
Vaughan Family Singles	1992	1995	1996	1999-2000
Whitchurch Stouffville Seniors	2002	2004		

The wait time is greatest for one-bedroom non-senior units

There is an acute need for one-bedroom non-senior units across the Region. There are about 550 non-senior one-bedroom units in the Region. As of December 2009, there were over 1,300 applicants on the one-bedroom non-senior waiting list. In 2009, only 18 of these applicants were housed in RGI vacancies. At that rate it would take 72 years to house everyone on the list if no new applicants were added. For most one-bedroom applicants, the reality is that they won't be housed until they become old enough to qualify for a seniors building. This is a particular concern as the applicant survey indicates that more than half of the one-bedroom applicants are people with long-term disabilities.

Seniors can typically expect shorter waiting times than families or singles

Generally speaking, seniors have more social housing building choices available to them than do families or singles. Three of the Region's municipalities only have seniors

housing. In some cases, the seniors applicants with 1990's application dates are people who first applied as one-bedroom non-senior applicants and have been on the list long enough to turn 60 and become eligible for seniors buildings.

The waiting list still includes applicants who applied before the Region became responsible for social housing in November 2001

When the housing programs began, each housing provider was responsible for their own waiting list. There were no centralized waiting list systems and RGI programs were not publicized. With the devolution of housing to municipalities the Province required all housing providers to participate in a centralized waiting list system. The Region integrated all housing providers' waiting lists and applicants maintained their original application dates.

The centralized waiting list system has been in place for about eight years. As part of the Region's Community and Health Services Department, the RGI program is much better known and potential applicants have much better access to program information. As a result, many more people have the opportunity to apply for housing. With more people applying, new applicants will likely wait much longer than people who applied before the program transfer or in the early years of Regional administration. Table 4 depicts the distribution of applicants by year of application. Most of the applicants with the oldest application dates are waiting for one-bedroom units.

Table 6
Distribution of Households on the Waiting List by Year of Application

Year of Application	# of Applications
1992 - 2002	206
2002 - 2003	399
2004 - 2005	1,016
2006 - 2007	1,566
2008 - 2009	3,498

There are funding opportunities to increase the supply of affordable rental housing

Provincial initiatives may create further opportunities to increase the supply of affordable rental housing. A portion of the York Region Investing in Ontario funds provided to the Region have already been committed to support the construction of the 140 unit Housing York Inc. building in Richmond Hill. The remaining Investing in Ontario funds could also be used to leverage further housing supply increases. The Province is also anticipating a third phase of the Affordable Housing Program, subject to continued

federal participation. Past experience has proven that success in obtaining federal and provincial funding is largely contingent on having development projects that can begin development quickly. As such, it is prudent to identify development opportunities and to initiate pre-development activities.

In May 2010, staff will report on a process for identifying affordable housing opportunities that may qualify for Investing in Ontario funding and future federal/provincial funding initiatives.

5. FINANCIAL IMPLICATIONS

Waiting list demand creates numerous systemic pressures. The provincial waiting list rules are administratively complex and costly. The number of new waiting list applications in 2009 was 39% higher than in 2008. In order to process the increase in applications within the tightly prescribed time frames, a temporary staff resource has been required. In addition to the hundreds of monthly contacts handled by the Housing Access Unit, various constituency offices routinely direct enquiries to senior Regional staff in an effort to address the concerns of applicants desperately pursuing housing.

The Region's shortage of affordable rental housing in general, and RGI housing in particular, creates financial pressures in many areas. The Region is working to address these needs through the Canada-Ontario Affordable Housing Program and the new Regionally funded rent supplement program. Five new affordable housing buildings with a total of 363 new units constructed under Wave 1 of the Affordable Housing Program will open in 2010/11. An additional four buildings with a total of 208 units are in development under the Affordable Housing Program extension with projected completion from 2010 through 2012. With an annualized budget of \$1,000,000, the Regional rent supplement program will further increase the affordability of 130-140 of the Affordable Housing Program units. The Region has also introduced funding to provide transitional supports for special priority households, with a particular focus on providing resources in housing communities that for years now have predominantly housed victims of domestic violence.

Provincial initiatives may create further opportunities to increase the supply of affordable rental housing. A portion of the York Region Investing in Ontario funds provided to the Region have already been committed to support the construction of the 140 unit Housing York Inc. building in Richmond Hill. The remaining funds could also be used to leverage further housing supply increases. The Province is also anticipating a third phase of the Affordable Housing Program, known as AHP 3 - 5, subject to continued federal participation.

6. LOCAL MUNICIPAL IMPACT

Waiting list applicants live in every community in the Region. The applicant survey indicates that most of these people are struggling with serious financial hardship and that more than a third need help from the food banks to get by. The need for more affordable housing options is particularly acute in the southern municipalities.

7. CONCLUSION

As of December 2009, there were 6,685 applicants on the waiting list for RGI housing in the Region. Of these, approximately half are seniors. With the exception of applicants with special priority status, all applicants can expect to wait years for housing. The waiting lists are longest for non-seniors awaiting one of the Region's scarce one-bedroom units. Most one-bedroom applicants won't be offered housing until they are old enough to qualify for seniors housing.

The Region continues to work towards increasing the supply of affordable and RGI housing, but serious waiting list pressures are likely to continue for the foreseeable future.

For more information on this report, please contact Sylvia Patterson, General Manager of Housing and Long Term Care at Ext. 2091.

The Senior Management Group has reviewed this report.