

### **3**

#### **2011 SOCIAL HOUSING WAIT LIST UPDATE AND POLICY OPTIONS FOR WAIT LIST MANAGEMENT**

**The Community and Health Services Committee recommends:**

- 1. Receipt of the presentation by Kerry Hobbs, Manager, Strategic Planning, Housing and Long Term Care Branch; and**
- 2. Adoption of the recommendations contained in the following report dated April 25, 2012, from the Commissioner of Community and Health Services, with recommendation #1 amended to read as follows:**
  - 1. Council approve the current waiting list eligibility rules with respect to income and assets but direct staff to explore further policy considerations with respect to creating an asset limit and an income limit and report back to Committee.**

#### **1. RECOMMENDATIONS**

It is recommended that:

1. Council approve the current waiting list eligibility rules with respect to income and assets but direct staff to explore further policy considerations with respect to creating an asset limit and report back to Council.
2. Council approve an amendment to the over-housed household policy to require rent-geared-to-income households to relocate to the smallest appropriate unit within their current community.
3. The Regional Chairman write to the Minister of Municipal Affairs and Housing encouraging the Province to continue to provide funding to support the development of affordable housing and to consider reviewing policies that may have a positive impact on reducing wait time.
4. The Regional Clerk circulate this report to the Minister of Municipal Affairs and Housing, local Members of Provincial Parliament, the Association of Municipalities of Ontario, the Ontario Municipal Social Services Association, local municipalities and the Human Services Planning Board of York Region.

## 2. PURPOSE

This report provides a summary of the demographic information about rent-geared-to-income (RGI) waiting list applicants and an overview of the 2011 waiting list activity.

As requested by the Community and Health Services Committee, this report also provides a summary of key waiting list policy considerations under the new *Housing Services Act, 2011*.

## 3. BACKGROUND

### **The proclamation of the *Housing Services Act, 2011* has little impact on the fundamental waiting list management functions**

The *Social Housing Reform Act, 2000* was repealed January 1, 2012, when the new *Housing Services Act, 2011*(HSA) and related regulations took effect. The new legislation focuses on system outcome requirements instead of detailed administrative rules.

Although the HSA provides Service Managers with added flexibility and authority to enact local rules, the fundamental waiting list management functions remain relatively unchanged.

A separate report outlining the implementation of the provincial long term affordable housing strategy and the broader implications of the HSA will also be provided to Council.

### **The Region is responsible for maintaining a centralized waiting list for the rent-geared-to-income units in Regionally-funded social housing communities**

Under the HSA, the Region is responsible to maintain a centralized waiting list system for the RGI units in Regionally-funded social housing communities. The centralized waiting list is divided into specific lists for each social housing development in the Region.

As part of the application process, applicants choose the buildings where they wish to live. Applicants generally have specific needs that govern their choices (e.g. need to be close to work/transit, family/medical supports, etc.). The waiting list for each social housing community is made up of all the eligible applicants who selected that building. Although applicants may be on many building lists, the total waiting list numbers reported to Council count each applicant household only once.

### **The Region's waiting list system is operated by the Housing Access Unit (Housing Access) of the Community and Health Services Department**

The wait list system is paper based with limited applicant contact. Typically the process is as follows:

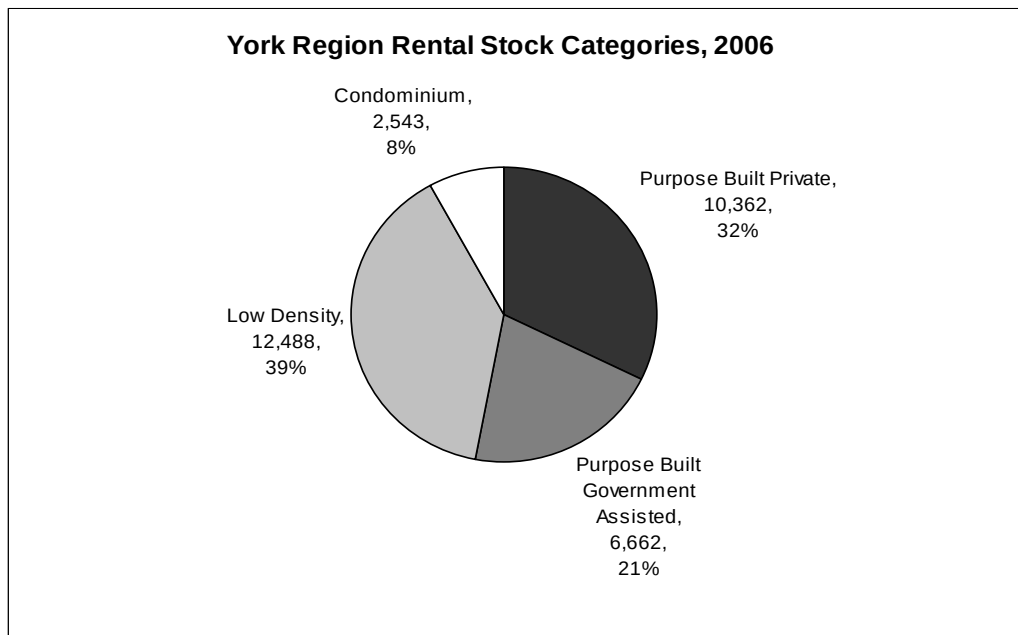
- Applicant submits completed application form with proof of legal status in Canada for all household members.
- Housing Access reviews the application to determine eligibility and adds eligible applicants to the waiting lists for the buildings selected on the application form.
- Housing Access determines eligibility for applicants who request Special Priority ranking.
- Housing Access sends an update package to each applicant household every year to ensure contact information and waiting list information is correct. If the applicant does not return the package the application is cancelled.
- Housing Access maintains regular contact with housing providers; updating applicant files to reflect housing offers and removing applicants from the waiting list as they are housed.

Applicants are required to declare their total household income and assets as part of the application and update process. However, the applicant declarations are not verified until the housing provider is ready to consider the applicant for a RGI vacancy. Verifying income and assets is a labor and paper intensive process. Housing Access currently has eight staff who manages more than 8,600 applicant files. Staffing and related administrative costs must be considered as part of any waiting list policy changes proposed under the HSA.

### **The social housing portfolio is a major component of the primary rental market in York Region**

Housing Matters: A Review of the Housing Market in York Region which will be provided to Council through a separate report identifies the social housing portfolio as a substantial component of the primary rental market in the Region. As of 2006, the social housing portfolio accounted for 21% of the total rental market. Chart 1 illustrates the percentage of rental stock in the Region by stock category.

**Chart 1**



**Source:** York Region Long Range Planning, CAO's Office and Housing and Long Term Care, CHS Department, Statistic Canada, 2006 Census of Population, CMHC 2006 Rental Market Report, Greater Toronto Area.

The general shortage of rental housing in the Region adds pressure to the RGI waiting list as applicants have few private sector options.

#### **4. ANALYSIS AND OPTIONS**

##### **In 2011, 373 households were housed from the Region's RGI waiting list**

The number of households housed in RGI units varies from year to year depending on a number of factors. Vacancies in seniors' buildings, for example, often have cyclical spikes when applicants who have aged in place concurrently reach the point where transfer to another setting is required. Vacancies in non-senior buildings are more sensitive to economic factors. Since the recession began RGI turnover rates have declined. Tenants with marginal incomes who leave their RGI units and subsequently experience an income loss start over at the bottom of the waiting list. In a difficult economic climate, fewer RGI households are moving out. The resulting reduction in applicants housed has been partially off-set by subsidized units in new affordable housing buildings.

Table 1 provides the details of the waiting list categories for all households placed in RGI housing from the Region's waiting list in 2011 in comparison to previous years.

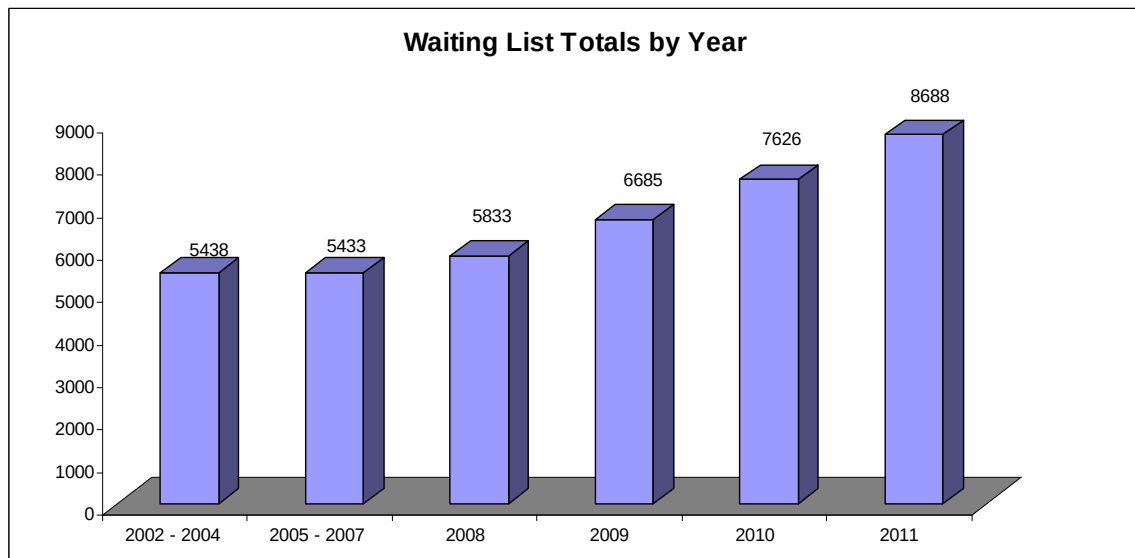
**Table 1**  
Applicants Housed in 2011 by Waiting List Category

| <b>Waiting List Category</b>                                                                                                                               | <b>Applicants Housed 2011</b> | <b>Applicants Housed 2010</b> | <b>Applicants Housed 2009</b> |
|------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Families and Non-Seniors<br>Singles/Couples                                                                                                                | 140                           | 148                           | 240                           |
| Seniors                                                                                                                                                    | 199                           | 134                           | 161                           |
| Modified Units<br>(units designed for wheelchair<br>accessibility)                                                                                         | 13                            | 17                            | 15                            |
| In-Situ Priority<br>(eviction prevention program for<br>market rent social housing<br>households who experience<br>significant, permanent income loss)     | 15                            | 21                            | 8                             |
| Over-housed<br>(Provincial requirement giving<br>preferred ranking to RGI<br>households who must move to a<br>smaller unit to maintain RGI<br>eligibility) | 6                             | 4                             | 6                             |
| <b>TOTAL</b>                                                                                                                                               | <b>373</b>                    | <b>324</b>                    | <b>430</b>                    |

**The number of applicants on the waiting list continues to increase**

Chart 2 illustrates waiting list increases from 2002 to 2011. The waiting list was relatively stable from 2002 until late 2008. From December 2008 to December 2011, the waiting list increased by 49%.

**Chart 2**



In 2010 the Provincial government introduced the Short Term Rent Support Program. The Region referred eligible applicants with the oldest waiting list application dates to the Province for consideration. At present more than two hundred low-income York Region households selected from the waiting list receive a provincial payment of \$200 a month to assist with their rental costs while they wait for RGI housing. This program ends in 2013. However, the Province is taking steps to support additional programs of this nature in future.

In 2011, 2,819 new applications were received. Table 2 outlines the waiting list activity in 2011.

**Table 2**  
**Wait List Activity**

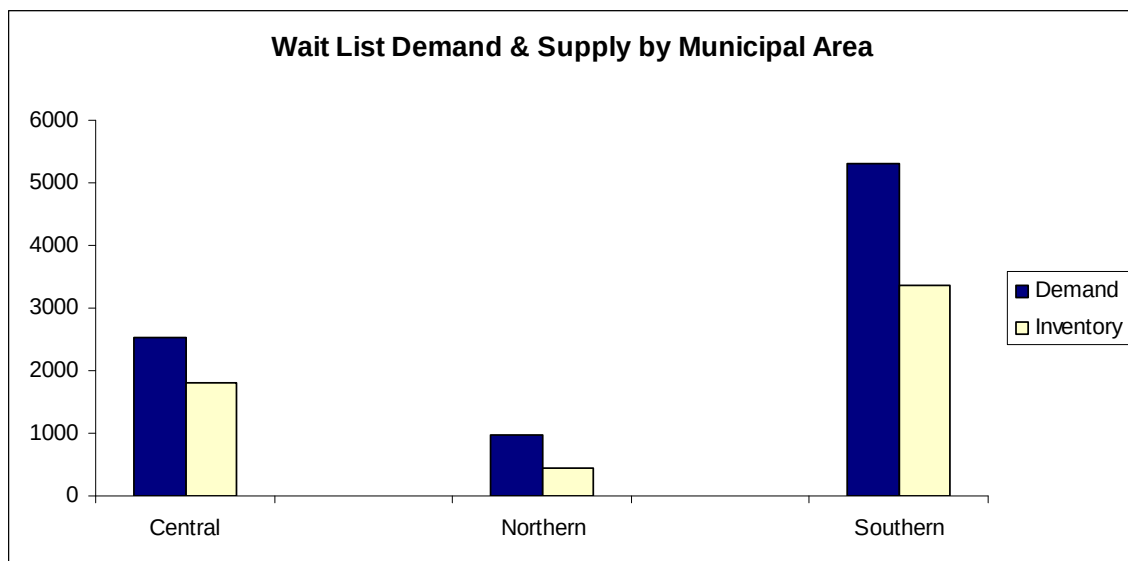
| <b>Wait List Applications</b>                 | <b>Totals</b> |
|-----------------------------------------------|---------------|
| Total waiting list as of December 2010        | 7,626         |
| New applications received                     | 2,819         |
| Ineligible and incomplete applications        | 129           |
| Cancelled applications                        | -1,513        |
| Applicants housed                             | -373          |
| <b>Total Waiting List as of December 2011</b> | <b>8,688</b>  |

## **WAIT TIMES ARE INFLUENCED BY A NUMBER OF PRESSURES**

### **Waiting list pressures are geographically driven**

The highest demand for social housing is in the Region's three southern municipalities - City of Vaughan, Town of Richmond Hill, and Town of Markham. Chart 3 depicts the average number of applicants in relation to the social housing inventory by area.

**Chart 3**

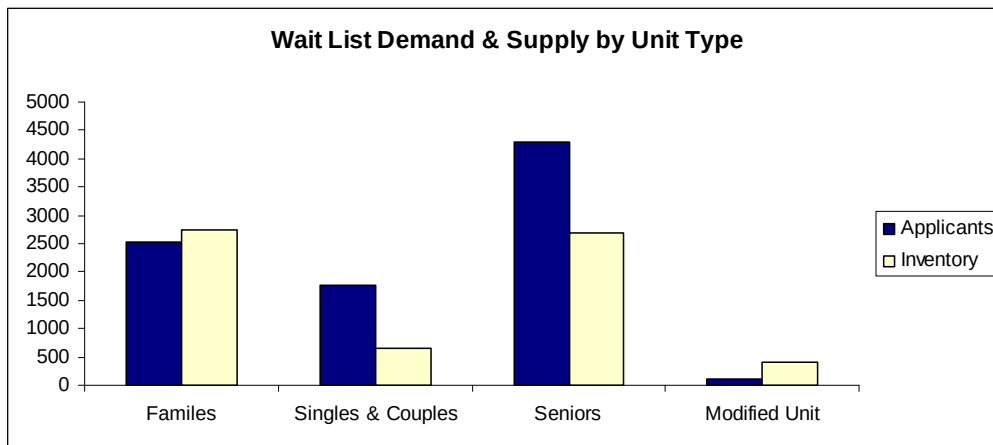


Generally speaking, applicants seeking housing in the southern municipalities will wait longer than those who need housing in the northern municipalities. In 2011, a senior applicant housed in a southern municipality waited 8.7 years for a one-bedroom unit compared to 2.8 years for a senior applicant housed in a northern municipality in a similar unit.

### **Waiting times vary depending on the type of housing required**

Each waiting list applicant household generally requires one of four housing types: family buildings, one-bedroom non-senior units for singles/couples, seniors housing and units modified for people with physical disabilities. Although the number of applicants on the waiting list changes from month to month, the distribution of applicants within the categories is relatively stable. As of December 31, 2011, there were 8,688 applicant households (approximately 16,000 people) on the waiting list. Chart 4 depicts the average number of applicants and the inventory of social housing units per type of unit.

**Chart 4**



There continues to be an acute need for one-bedroom non-senior units across the Region. There are about 600 non-senior one-bedroom units in the Region. As of December 31, 2011, there were over 1,679 applicants on the one-bedroom non-senior waiting list. In 2011, 19 applicants were housed into one-bedroom non-seniors units. For many one-bedroom applicants, the reality is that they are unlikely to be housed until they are old enough to qualify for a seniors building.

### **The special priority program impacts wait times for chronological applicants**

Special priority is a provincially legislated requirement that ranks applicants who are victims of abuse and who need RGI housing, ahead of all others, to help them to leave an abusive relationship.

Although seniors are eligible for special priority, only 9% of the seniors housed in 2011 had special priority status. Special priority primarily serves families and singles.

At any given time, special priority applicants account for 2% of the total waiting list. In 2011, 52% of all RGI vacancies in family and single buildings were filled by special priority households.

Special priority applicants seeking housing in the Region's central or northern municipalities are typically offered housing in two months to one year whereas applicants in the southern municipalities may wait three months to two years, depending on the number of buildings they have chosen and size of unit they need. For example, looking at applicants housed in 2011 in the central area of the Region, a chronological applicant waited 6.2 years for a three-bedroom unit, while a special priority applicant was housed in the same area in a similar unit in 44 days.



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. Most housing providers in the southern municipalities rarely get to their chronological lists, resulting in longer wait times for applicants who do not have special priority status.

### **Most applicants live in York Region and the City of Toronto**

Anyone with legal status in Canada can apply for housing in York Region. The HSA prohibits Service Managers from setting local rules which would give waiting list preference to local residents. In total, 59% of applicants live in York Region while another 32% reside in Toronto. Applicants can apply concurrently in multiple jurisdictions.

Approximately 3,856 or 6% of the 69,000 active households on Toronto's waiting list currently live in York Region. In 2011, 69 applicants from the City of Toronto were housed in York Region's social housing portfolio and 125 applicants from York Region were housed in Toronto's portfolio.

### **The Region could create additional waiting list priority categories but doing so would further disadvantage chronological applicants**

Under both the former and the current legislation, Service Managers can establish local priority categories. Applicants who qualify for local priority rank below special priority applicants and ahead of chronological applicants on the waiting list. All applicants, regardless of local residency, must be given equal consideration for priority ranking.

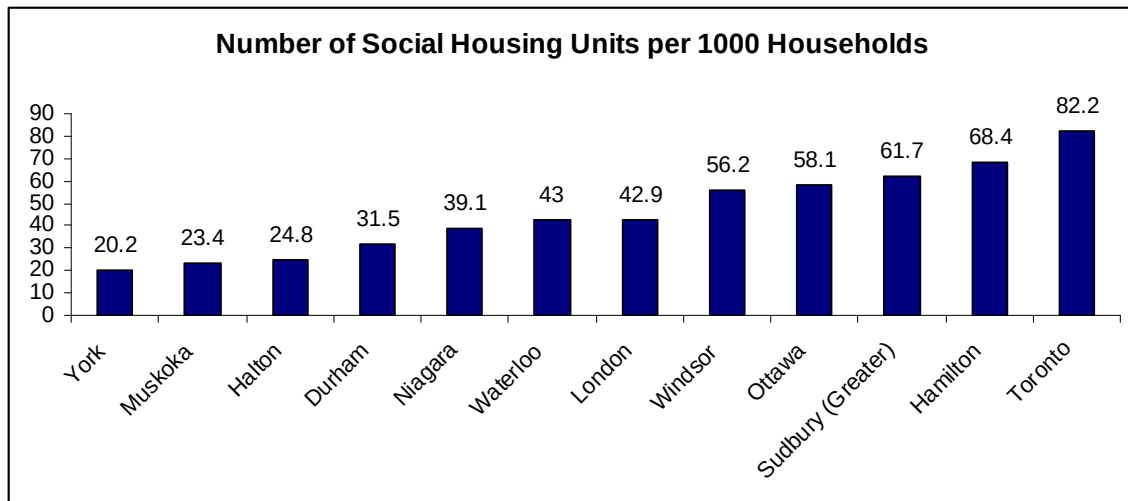
Some Service Managers in other areas of the province have created local priority categories for their waiting list systems. Examples include: priority for applicants who are homeless, have a terminal illness, face an urgent safety issue in their current accommodation or who are 16 or 17 when they apply for housing. Administering these priorities can be resource intensive as they further increase the waiting time for chronological applicants and create an incentive for applicants with a range of needs to try to "fit" the local priority eligibility criteria.

The unfortunate reality is that people generally apply for RGI housing when they are in crisis or have a significant need. People who have acceptable housing options available to them aren't incented to complete and maintain an RGI application. The greatest challenge with local priorities is the question of which difficult life circumstances should take precedence over others. Historically, the Province operated a need based waiting list system for public housing that attempted to give balanced priority to a range of applicant circumstances such as low income, safety of current accommodation, medical issues etc. The system was costly to administer as each need had to be verified to support the waiting list ranking. Ultimately, though, the system's greatest failings were the lack of

transparency for people waiting for housing and the impact on applicants who never made it to the top of the list.

The Region's social housing supply relative to population is among the lowest in the Province. The 2010 [Ontario Municipal Benchmarking Initiative](#) (OMBI) measure depicted in Chart 5 represents the number of social housing units per 1,000 households of population.

**Chart 5**



The provincially prescribed special priority category accounts for more than half of the RGI vacancies filled in the Region in 2011. With just one priority category in place chronological applicants have limited access to many housing communities in the southern municipalities. Adding more priority categories would risk entirely excluding chronological applicants from RGI housing in some areas of the Region. Since the majority of applicants are people with very little income and few housing options, deciding which disadvantaged group should be prioritized over another would require extensive community consultation and evaluation.

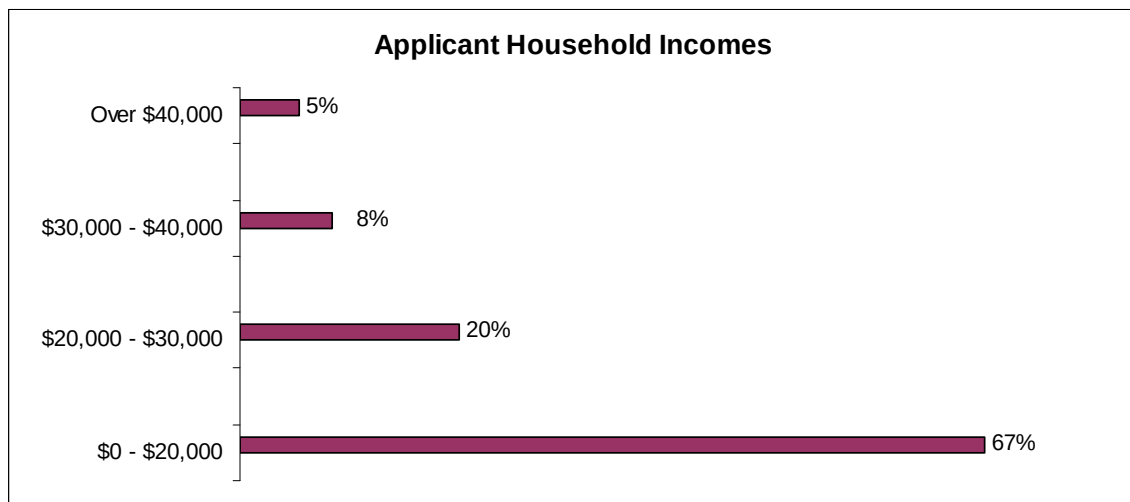
In March 2012, the Housing Services Corporation provided the Region with an overview of social housing waiting list data for York Region and a comparison of outcomes with other service areas in Ontario. One of the key findings from the report was that the proportion of chronological applicants housed in York Region is consistently higher than GTA-wide, predominately due to the fact that York Region does not have additional priorities. Given the limited supply of RGI housing, any initiative that assists one population inevitably does so at the expense of another.

## **WAITING LIST APPLICANTS FACE SERIOUS HOUSING AFFORDABILITY ISSUES**

### **Wait list applicants have very low incomes**

Approximately 67% of all waiting list applicants declared incomes of less than \$20,000 per year and a total of 87% have annual incomes below \$30,000. Chart 6 illustrates the distribution of applicant household incomes.

**Chart 6**



### **Low income households in the private market spend a significant portion of their gross income on rent**

Housing affordability is typically defined as a housing cost that does not exceed 30% of household income; those who may pay more than 30% of their household income in rent face housing affordability issues and may be at risk of homelessness. A household needs an annual income of \$39,000 to afford the Canada Mortgage and Housing Corporation (CMHC) average one-bedroom rent of \$971 in the Region. A family would need an income of \$49,500 to afford the average three-bedroom rent of \$1233.

A York Region senior whose only income is Old Age Security and the Guaranteed Income Supplement, a total of \$16,266 per year, has to spend 72% of their gross income to pay the rent for a one-bedroom unit at the CMHC average market rent.

A single parent with three children working minimum wage 40 hours per week has to spend 69% of their gross income to pay the rent for a three-bedroom unit at the CMHC average market rent.

### **The Region could introduce an income limit but doing so would have little impact on the waiting list**

The HSA enables the Region to establish a maximum household income limit, which would exclude applicants with income above a specified level. An income limit must be set at or above the prescribed Household Income Limits as defined for York Region in Ontario Regulation 370/11.

The provincial Household Income Limits prescribed for York Region are categorized by unit size as outlined below in Table 3.

**Table 3**  
Provincial Household Income Limits

| <b>Service Area</b> | <b>1 Bedroom</b> | <b>2 Bedroom</b> | <b>3 Bedroom</b> | <b>4 Bedroom</b> |
|---------------------|------------------|------------------|------------------|------------------|
| York Region         | \$37,500         | \$44,000         | \$53,000         | \$65,500         |

Wait list data indicates that 5% (437 households in 2011) of waiting households would exceed the provincially established Household Income Limits. Establishing an income limit is unlikely to make many people ineligible for the waiting list. Furthermore, some of the higher income households may be employed older applicants who have applied in anticipation of reduced income in retirement. These households would be disadvantaged if they were required to wait until after retirement to apply and begin the wait for RGI housing. Given these considerations, an income limit is not recommended at this time.

### **The Region could introduce an asset limit to reduce the number of eligible applicants but further research is required to assess potential impacts**

The HSA enables the Region to establish an asset limit of not less than \$20,000, which would exclude any household with assets over that limit from the waiting list and from eligibility for RGI. Assets include Registered Pension and Education Savings Plans and applicants' homes if they are currently in the ownership market.

About 70% of applicants have no assets at all. Of the 30% of applicants that did report having assets, most have less than \$50,000. There is a small group of applicants who declared assets of more than \$200,000 (633 households in 2011). The waiting list system is not designed for data mining, so individual file reviews would be required to assess the circumstances of those applicants. Given that 50% of the waiting list is seniors, it is likely that many of these households are low income seniors who own their homes.

Careful analysis of the impact on the households who would be excluded from the waiting list by an asset limit is required before a policy recommendation can be made. Consideration would need to be given to the impact on applicants who would not be eligible for the waiting list until their assets were depleted to below the asset threshold.

For example, a senior applicant with only a government pension would have to sell their home and deplete the resulting proceeds in the private market until their assets dropped below the established asset limit. They could then apply to the wait list and begin the wait for an available unit, which could be multiple years. The depletion of assets and probable low-income could leave them in a precarious financial position while they wait for a RGI unit.

An asset limit is not recommended at this time. Staff will undertake further research and report to Council in future with policy options.

**The HSA provides an opportunity to amend the over-housed applicant priority to streamline the administrative process and allow applicants to remain in their communities**

An RGI household is considered over-housed if it occupies a unit that has more bedrooms than the Region's occupancy standards permit. Generally, the occupancy standards require at least one person per bedroom with couples sharing unless an additional bedroom is required for medical reasons. Under the former provincial rules, over-housed households were required to move to an appropriately sized unit in order to maintain their RGI eligibility. These households were required to select a minimum number of alternate locations and if they turned down three offers of alternate housing they were required to pay market rent. Under these rules, low income households could be required to relocate considerable distances from their home communities, employment, schools and support systems.

The new legislation eliminates the provincial over-housed rules. This is now an area of Service Manager's discretion. In order to balance best use of RGI units and the impact of moving on over-housed households, staff recommends that the Region establish a policy that requires an over-housed household to move to an appropriately sized unit within their current housing community. In some cases the housing project may not have units of an appropriate size. For example, family townhouse sites do not typically have one bedroom units. In this circumstance, the over-housed household would be required to move to the smallest unit size available. For example, a low income couple who raised their children in a four bedroom townhouse complex that doesn't have one-bedroom units would be required to move to a two-bedroom unit when their children leave home.

This proposed policy will have no net impact on the number of households housed from the waiting list. However, it may mitigate the wait time for the most underserved applicant population, one-bedroom non-senior applicants. If fewer one-bedroom units are occupied by downsizing households, more will be available for waiting list applicants.

**Neighbouring Service Manager's are still exploring policy options**

The Region recently reviewed the policy directions of neighbouring Service Managers and determined that most are still operating under the previous *Social Housing Reform*

*Act, 2000* policy framework and have yet to implement local policies that will impact the administration of their waiting lists. Table 4 provides a snapshot of current waiting list policy considerations in neighbouring service areas.

**Table 4**  
Neighbouring Service Manager Waiting List Policy Considerations

| Service Area     | Priorities                                                                                                                                                                                                                                                                                                         | Income Limit                       | Asset Limit |
|------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|-------------|
| City of Toronto  | <ul style="list-style-type: none"><li>• Urgent for terminal illness (optional, if Housing Provider agrees)</li><li>• Every seventh RGI vacancy is offered to a disadvantaged priority which includes, homelessness, homeless newcomers to Canada, separated families and 16 &amp; 17 year old applicants</li></ul> | No                                 | No          |
| Region of Peel   | <ul style="list-style-type: none"><li>• Medical</li></ul>                                                                                                                                                                                                                                                          | No                                 | No          |
| County of Simcoe | <ul style="list-style-type: none"><li>• No</li></ul>                                                                                                                                                                                                                                                               | No                                 | \$50,000    |
| Region of Halton | <ul style="list-style-type: none"><li>• Every tenth RGI vacancy is offered to a local priority, which includes, homeless, newcomers and youth</li></ul>                                                                                                                                                            | No                                 | No          |
| Region of Durham | <ul style="list-style-type: none"><li>• Critical – specifically used when extraordinary medical expenses are not covered by any other program</li></ul>                                                                                                                                                            | Provincial Household Income Limits | \$40,000    |

As part of the Ontario Municipal Social Services Association (OMSSA) Service Manager Housing Network and in partnership with the Housing Services Corporation, the Region will be participating in a waiting list study to help identify comparative baseline information and monitor and inform policy changes to the waiting list systems across the province.

### **The Region encourages the Province to make policy amendments to the HSA regulations**

The Province has developed a more flexible, less onerous framework to deliver social housing. However, in order to manage the wait list pressures more effectively, further revision to the following policies is suggested.

The HSA requires that applicants have the right to refuse at least three offers of RGI housing prior to being removed from the waiting list. Housing providers report that on

average eight to twelve applicants are contacted prior to filling a vacant unit. Applicants refuse units for a variety of reasons ranging, from applicants being ill and unable to move at the point of offer to applicants waiting to be offered a unit in a specific desired community. Amending the existing three refusal policy by allowing the Service Manager local flexibility to determine the appropriate number and type of refusals permitted would help manage the administrative complexities for both the Service Manager and the housing provider.

While recognizing the needs of special priority applicants are serious, it has been identified that the special priority policy has resulted in a number of unintended consequences. Many housing providers, particularly in the southern end of the Region are primarily filling all vacancies with special priority applicants, which is resulting in community health considerations. Some flexibility to set policy around the special priority category would assist the Region in balancing the needs of this population.

It is suggested, that staff be directed to prepare a business case on policy considerations for the Ministry of Municipal Affairs and Housing.

### **Link to key Council–approved plans**

#### **Housing needs are identified as a major theme in Regional strategic plans**

The Region has recently undertaken three strategic planning exercises; Vision 2051, the Corporate Strategic Plan and the Regional Official Plan. Each of these strategies reflects feedback from extensive consultations. Housing needs in the Region were consistently a major theme.

Goal 1 of Vision 2051 “*a place where everyone can thrive*” and Goal 4 “*appropriate housing for all ages and stages*” reflect the growing need for affordable housing across the Region. Similarly, the Corporate Strategic Plan includes a Goal to “*improve social and health supports*.” Furthermore, the Regional Official Plan (2010) sets specific targets and identifies optimal locations for the development of new affordable housing, and commits to promoting the development of these units through incentives, partnerships, community education and monitoring.

Additionally, the Human Services Planning Board of York Region report titled *Making Ends Meet in York Region* indicates that the need for all human services in York Region is increasing. The report identified the objective of offering “a good mixture of safe and affordable housing options and programs throughout York Region for low and moderate income families and individuals to make ends meet.” Opportunities to partner with the broader community to find solutions to address economic vulnerability and help people stay housed will be further explored as part of this initiative.

## 5. FINANCIAL IMPLICATIONS

The 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 Affordable Housing Program and the Regionally-funded Rent Supplement Program. The Region has been very successful in obtaining federal/provincial Affordable Housing Program funding as illustrated in Table 5. As a result of Council's on-going commitment to new housing development the Region is well positioned to respond to funding opportunities and to leverage that funding to maximize local program implementation.

**Table 5**  
Affordable Housing Buildings Constructed or In Development

| Building                                                                | Municipality     | # of Units | Status                    |
|-------------------------------------------------------------------------|------------------|------------|---------------------------|
| Armitage Gardens (Housing York)                                         | Newmarket        | 58         | Opened in 2004            |
| Blue Willow Terrace (Housing York)                                      | Vaughan          | 60         | Opened in 2006            |
| Tom Taylor Place (Housing York)                                         | Newmarket        | 50         | Opened in 2008            |
| Tony Wong Place                                                         | Markham          | 120        | Opened in 2010            |
| Voices of Vedas Cultural Sabha                                          | Richmond Hill    | 25         | Opened in 2010            |
| DeafBlind Ontario Services (Hertick)                                    | Georgina         | 4          | Opened in 2010            |
| DeafBlind Ontario Services (Treffry)                                    | Georgina         | 4          | Opened in 2011            |
| Kingview Court (Housing York)                                           | King             | 39         | Opened in 2011            |
| Hesperus Fellowship Village                                             | Vaughan          | 60         | Opened in 2011            |
| Mapleglen Residences (Housing York)                                     | Vaughan          | 84         | Opened in 2012            |
| Reena                                                                   | Vaughan          | 60         | Expected Completion: 2012 |
| Mount Albert United Church Senior Citizens Foundation (Royal Oak Court) | East Gwillimbury | 30         | Expected Completion: 2012 |
| Mackenzie Green (Housing York)                                          | Richmond Hill    | 140        | Expected Completion: 2012 |
| Fairwood Project (Housing York)                                         | Georgina         | 97         | Expected Completion: 2014 |
| <b>Total New Units</b>                                                  |                  | <b>831</b> |                           |

## 6. LOCAL MUNICIPAL IMPACT

Waiting list applicants live in every community in the Region. The need for more affordable housing options is wide spread across the Region and is particularly acute in the southern municipalities.



## **7. CONCLUSION**

As of December 31, 2011, there were 8,688 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 toward increasing the supply of affordable and RGI housing. By 2014, a total of 831 new units will have been added, a portfolio increase of more than 14%. However, serious waiting list pressures are likely to continue for the foreseeable future as sustained federal and provincial funding programs and policies that encourage rental housing development are required to meaningfully address the housing needs of waiting list applicants.

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.

# **2011 Social Housing Wait List Update and Policy Options**

Presentation to  
Community and Health Services  
Committee

Kerry Hobbs  
May 9, 2012

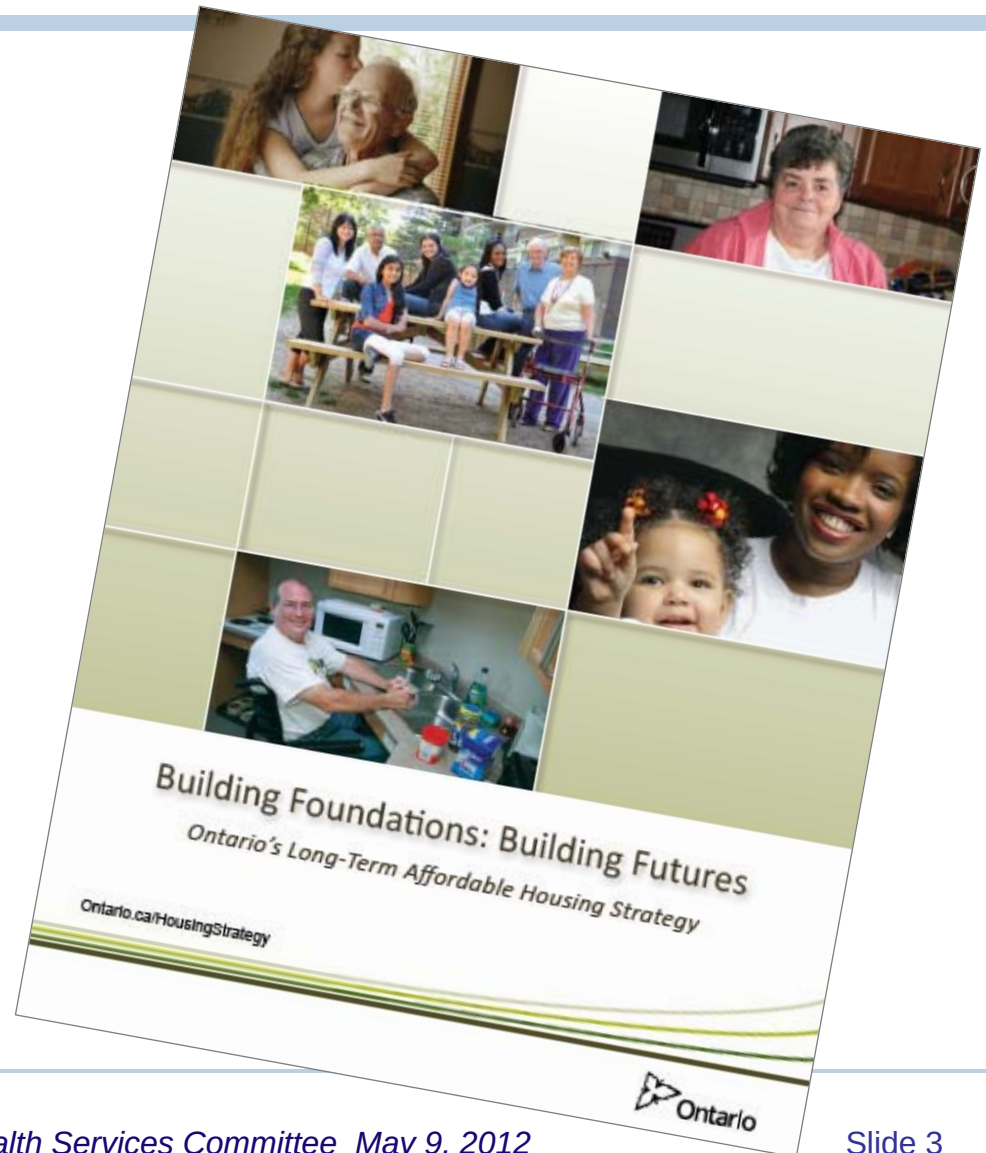
# Overview

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- ❑ Provincial Context
- ❑ Waiting List Data
- ❑ Policy Options
- ❑ Recommended Regulatory Changes
- ❑ Next Steps

# Provincial Context

## Ontario's Long-Term Affordable Housing Strategy



# Provincial Context

**The *Housing Services Act, 2011 (HSA)* was proclaimed on January 1, 2012**

## ***Social Housing Reform Act, 2000***

- Transferred program funding and administration responsibilities to the Region
- Very prescriptive with detailed administrative requirements



## ***Housing Services Act, 2011***

- Establishes system level planning framework
- Enables locally developed systems based on provincial standards and outcome expectations

# Waiting List Data

## 2011 Wait List Activity

| Waiting List Applications                     | Totals       |
|-----------------------------------------------|--------------|
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**373 applicants were housed in 2011**

# Waiting list Data

## One List – Many Variables



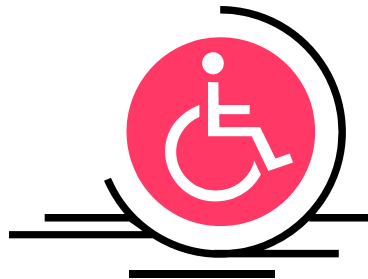
**Seniors/Singles**

**North/South**

**Special**

**Priority/Chronological**

**Modified Units**



# Waiting List Data

Applicants housed in seniors' buildings in 2011

***Southern Municipality***

**8.7 years**

**Vs.**

***Northern Municipality***

**2.8 years**

Applicants housed in family buildings in 2011

***Chronological Applicant***

**6.2 years**

**Vs.**

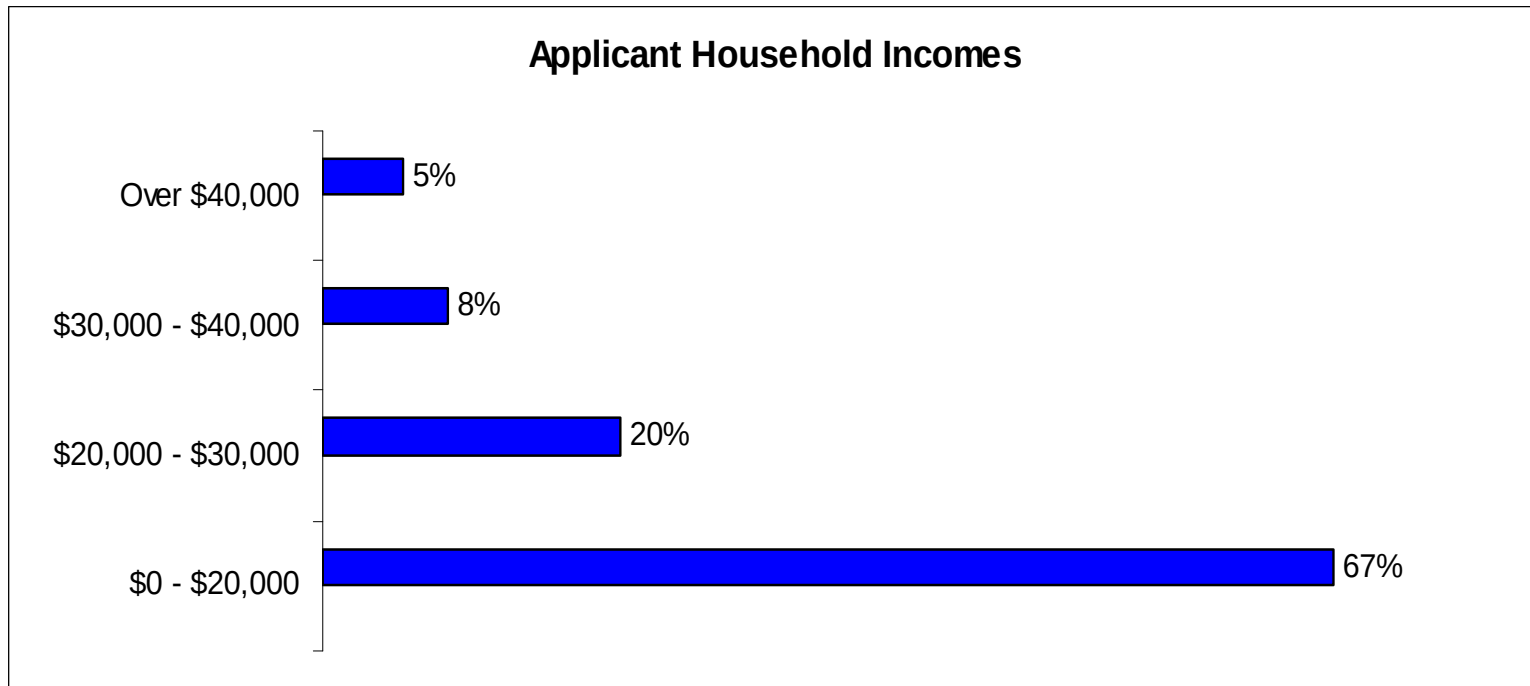
***Special Priority Applicant***

**44 Days**



# Key Waiting List Data

## Applicants have very low incomes



**87% of applicants have annual incomes below \$30,000**

# Wait List Management - Policy Options

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## Maximum household income

- ❑ The Region could limit rent-geared-to-income eligibility to applicants and tenants with incomes below a defined maximum, as long as that maximum is not lower than the provincially prescribed thresholds below:

| 1 Bedroom | 2 Bedroom | 3 Bedroom | 4 Bedroom |
|-----------|-----------|-----------|-----------|
| \$37,500  | \$44,000  | \$53,000  | \$65,500  |

# Wait List Management - Policy Options

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## Considerations:

- ❑ An income limit would have a minimal impact on the waiting list and could increase administration costs.
- ❑ A practical income limit already exists: if 30% of income exceeds the market rent for the appropriate unit type, the household isn't eligible.

**Establishing an income limit is not recommended at this time**

# Wait List Management - Policy Options

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## Asset Limit:

- ❑ The Region could exclude applicants with assets as long as the allowable limit is at least \$20,000

## Considerations:

- ❑ 70% of applicants have no assets
- ❑ 7% of applicants have assets over \$200,000, some are low income seniors living in owned homes
- ❑ Assets are currently self-declared

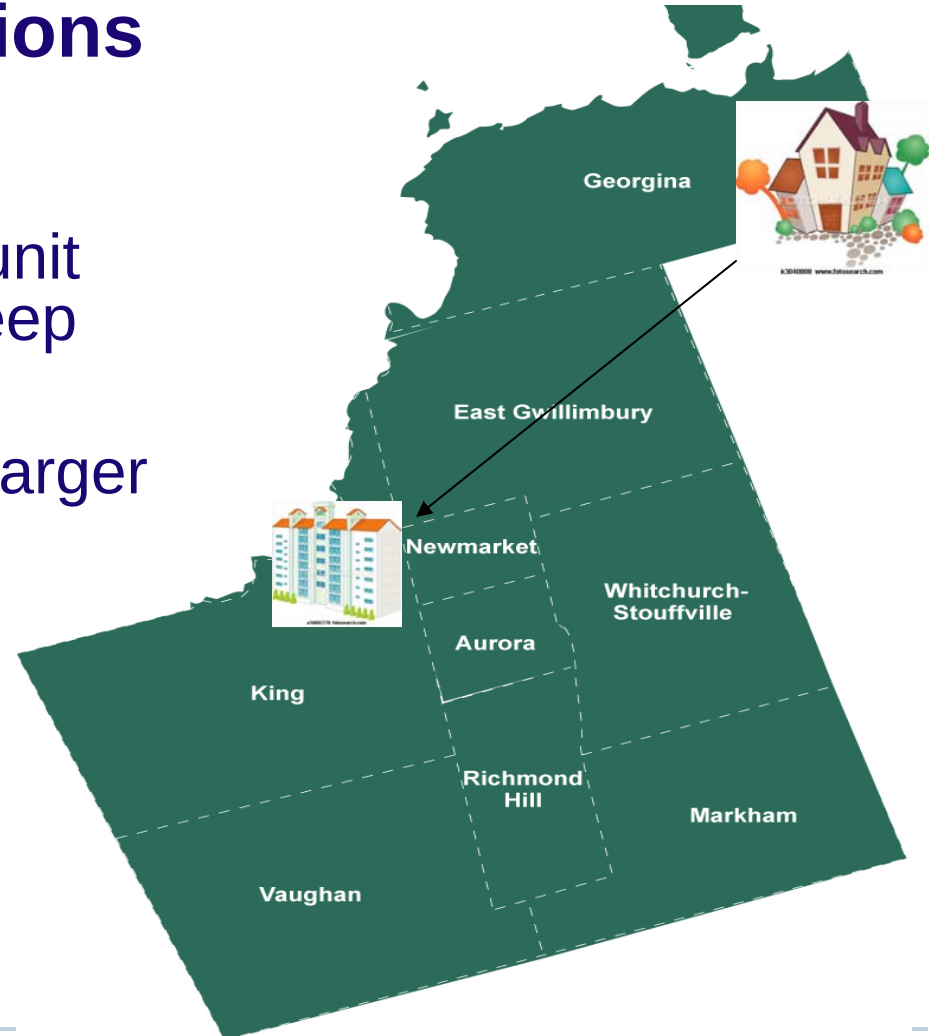
**Recommendation: Explore potential policy impacts**

# Wait List Management - Policy Considerations

## Over-housed Policy Options

The Region could:

- require transfer to a smaller unit anywhere in the Region to keep their subsidy, or
- allow tenants to stay in their larger units, or
- require tenants to move to the most suitable unit in their current housing community (proposed)



# Wait List Management - Policy Considerations

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## Considerations:

- ❑ May mitigate the wait time for one-bedroom non-senior applicants
- ❑ Minimizes the impact on tenants
- ❑ Reduced administrative process and costs for housing providers and the Region

**Recommendation: Over-housed households be required to relocate to the most suitable unit available within their current housing community**

# Wait List Management - Policy Considerations

## Priority Policy Considerations

### Impact of Existing Priority Categories

| 2011 Applications |     |
|-------------------|-----|
| Special Priority  | 2%  |
| Chronological     | 98% |
| In-Situ Priority  | <1% |

| 2011 Housed Households |     |
|------------------------|-----|
| Special Priority       | 27% |
| Chronological          | 69% |
| In-Situ Priority       | 4%  |

**Special Priority is a Provincial requirement.  
Additional priorities further disadvantage chronological applicants.**

# Wait List Management - Policy Considerations

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## Priority Policy Considerations

- ❑ There are separate processes for Special Needs housing:
  - ❑ Regional waiting list for accessible units without supports
  - ❑ Alternative Community Living program
  - ❑ Agency wait lists for RGI units with support services that enable tenants to live independently



# Wait List Management - Policy Considerations

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## Priority Policy Considerations

- ❑ Challenges associated with needs based waiting lists:
  - ❑ Determining relative priority of needs within vulnerable populations
  - ❑ Ensuring system is equitable, transparent and understandable

**Recommendation: no additional local priority waiting list categories**

# Wait List Management Policy Recommendation Summary

| Policy Area                | Recommendation                                                                       |
|----------------------------|--------------------------------------------------------------------------------------|
| Maximum Household Income   | Maintain existing eligibility requirements                                           |
| Asset Limits               | Explore potential policy impacts                                                     |
| Over-housed RGI households | Require tenants to move to the most suitable unit in their current housing community |
| Waiting List Priorities    | Maintain existing priority categories only                                           |

# Recommended Regulatory Improvement

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- ❑ Special priority program (SPP)
  - ❑ No local flexibility in administration of this program
- ❑ Refusal of Offer
  - ❑ Limited flexibility to manage the number of offers an applicant can receive

**Policy considerations to be raised with MMAH**

# Long Term Affordable Housing Strategy Implementation Timelines

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|                                |                                                                                     |
|--------------------------------|-------------------------------------------------------------------------------------|
| Housing and Homelessness Plans | January 2014                                                                        |
| Program Consolidation          | January 2013                                                                        |
| RGI Reform                     | Consultation<br>expected 2012<br><br>Implementation<br>2014/15<br>(at the earliest) |