



Office of the Commissioner  
Community and Health Services Department

## MEMORANDUM

To: Committee of the Whole

From: Katherine Chislett  
Commissioner of Community and Health Services

Date: January 10, 2019

Re: Income and asset limits for subsidized housing - Phase 2 (applicants and tenants/cooperative housing members)

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The purpose of this memo is to provide an update to Council on implementation of the Region's income and asset local eligibility rules for subsidized housing. It is a follow up to information provided to Regional Council members on October 1, 2018 (Attachment 1).

Most people currently living in subsidized housing in York Region, or on the wait list for subsidized housing, do not have significant income or assets and will not be affected by these rules. However, you may receive calls because:

- An estimated 54 tenants/cooperative housing members may lose the subsidy for their rent and be charged market rent, and
- An estimated 2,730 applicants will no longer be eligible to apply for subsidized housing and will be removed from the wait list

A breakdown of the estimated impact for each municipality is provided for your information.

### Background

In March 2018, Regional Council approved local eligibility rules for subsidized housing to help ensure subsidized housing is targeted to households most in need. These new requirements limit households with high incomes and/or assets from qualifying for a rent subsidy, as follows:

- The income limit is \$80,000
- The asset limit is \$75,000

For tenants/cooperative housing members receiving a rent subsidy before October 1, 2018, the asset limit is \$150,000.

These new rules took effect on October 1, 2018 and are being phased in as outlined below. They apply to subsidized housing provided by Housing York Inc., and most community based non-profit and cooperative housing providers.

## **Phase 1 – New Applicants**

The first phase of implementation affected applicants for subsidized housing and came into effect October 1, 2018. As of this date, new applicants with income and/or assets above the limits are no longer added to the subsidized housing wait list.

## **Phase 2 – Current Applicants, Tenants/Cooperative Housing Members**

The second phase of implementation will begin January 21, 2019. During this phase, applicants on the wait list, and tenants/cooperative housing members receiving a subsidy before October 1, 2018, will be re-assessed for eligibility under the new criteria.

Applicants with income and/or assets above the limits will be removed from the subsidized housing wait list after a detailed eligibility assessment. Applicants who identify income or assets above the limits will be provided with a written explanation of why they are not eligible for the wait list and information on how to appeal the decision. Applicants at the top of the wait list, who are likely to receive a housing offer within the next year, will be contacted in January and February 2019 and asked to provide additional information about their income and assets to confirm their eligibility. The reason for assessing this group first is to avoid having an applicant move into a subsidized unit, only to have the subsidy withdrawn because they are now no longer eligible for the subsidy. Other applicants will be assessed during their annual application update in 2019.

Tenants/cooperative housing members who were receiving a rent subsidy before October 1, 2018 will be assessed during their annual subsidy review beginning in 2019. Those with assets over \$150,000 will be notified that they are no longer be eligible for subsidy and their rent will be increased to market rent levels for their building in 90 days, with an opportunity to appeal the decision. Because annual reviews take place throughout the year, the number of tenants/cooperative housing members impacted at any one time will be small. It is anticipated that it will take 12 to 18 months to transition all tenants/cooperative housing members who have assets over the limit to market rent. On average, their rent is expected to increase by \$450, from \$600 to \$1,050 per month.

## **Estimated Impact During Phase 2**

It is estimated that 2,730 applicants could be removed from the wait list. The wait list currently stands at 16,237 applicants. It is also estimated that 54 tenants/cooperative housing members have assets over the limit and will no longer be eligible for a rent subsidy in 2019, and therefore

be required to pay market rent for their unit. These rent subsidies will then be available for other eligible applicants on the wait list.

These estimates are based on a review of the subsidized housing wait list and a survey of non-profit and cooperative housing providers. The table below provides estimates of impacted households, by municipality.

**Table 1**  
**Estimated households with income and/or assets that exceed the limits**

Municipality	Tenants/cooperative housing members	Wait list applicants
Town of Aurora	3	66
Town of East Gwillimbury	2	24
Town of Georgina	7	56
Township of King	2	7
City of Markham	3	732
Town of Newmarket	14	111
Town of Richmond Hill	14	354
Town of Whitchurch-Stouffville	5	45
City of Vaughan	4	335
Outside of York Region*	N/A	1,000 estimate
<b>Total</b>	<b>54</b>	<b>2,730</b>

\*People who do not live in York Region are permitted to apply for subsidized housing in York Region under the *Housing Services Act*.

Five of the 42 non-profit housing providers impacted by the eligibility limits did not confirm if any of their tenants/cooperative housing members would be affected (one provider in the City of Vaughan, one in the Town of Richmond Hill and three in the City of Markham). In addition, it was not always possible to confirm if an applicant's or tenant/cooperative housing member's declared assets were exempt (e.g. Registered Retirement Saving Plans or Registered Retirement Income Fund) using existing data, and some households' situations may have changed since their last annual update.

## **Resources for York Regional Council Members**

Residents in York Region's subsidized housing communities and residents who have applied for subsidized housing may contact their local elected official for assistance or to ask questions about the income and asset limits. The communication to be provided to tenants/cooperative housing members receiving rent subsidies is attached for your information (Attachment 2). This communication will be provided to the tenants/cooperative housing members by their housing provider at the same time that they are given their subsidy renewal forms, throughout 2019.

Tenants/cooperative housing members who have specific concerns about how the asset limit will apply to them should be directed to contact their Property Manager.

Wait list applicants should be directed to Access York at 1-877-464-9675 or [accessyork@york.ca](mailto:accessyork@york.ca) to discuss their situation.

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Katherine Chislett  
Commissioner of Community and Health Services

Attachments (2)

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