

# The Regional Municipality of York

Committee of the Whole  
Community and Health Services  
October 3, 2019

Report of the Commissioner of Community and Health Services

## Comprehensive Review of the Subsidized Housing Wait List

### 1. Recommendation

Council receive this report for information.

### 2. Summary

This report provides an update on the results of the comprehensive review of York Region's subsidized housing wait list as communicated to Council in [March 2018](#). The review was completed to better understand applicants' needs, inform approaches to continue enhancing administration of the wait list and identify potential supports for applicants while they wait for subsidized housing or alternatives to help them stay in place.

Key Points:

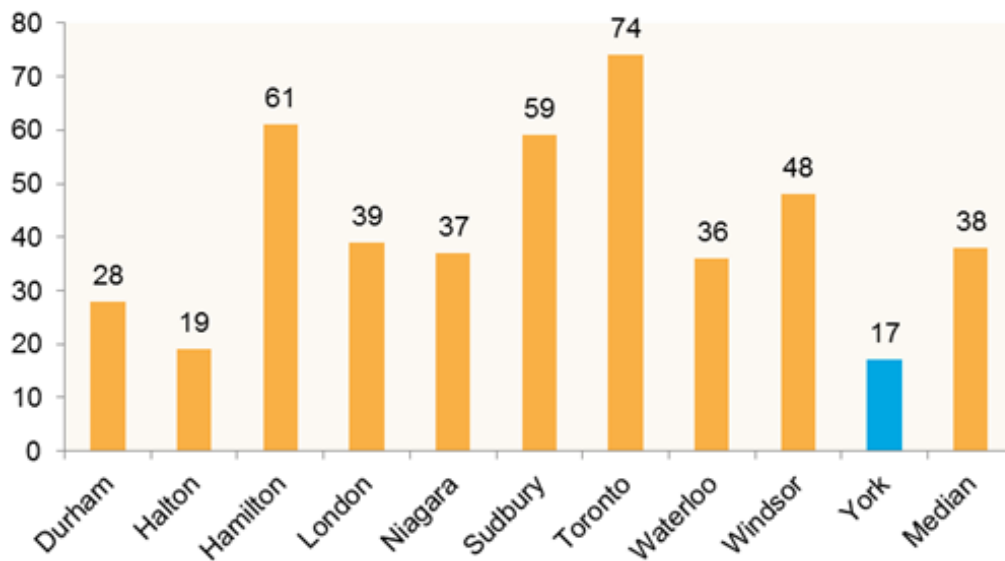
- Housing options in York Region are not well-matched to the current and future needs of residents and as a result, the subsidized housing wait list continues to grow
- To continue enhancing administration of the subsidized housing wait list and better understand and support applicants' needs, York Region completed a comprehensive review of the wait list and engaged subsidized housing applicants
- The comprehensive review recommends implementing a more robust assessment of applicant needs when they apply, enhancing processes and information-sharing and helping applicants make informed housing choices
- *Housing Solutions 2019 to 2023*, York Region's review and update of the 10-Year Housing and Homelessness Plan, will help to address broader housing and homelessness needs such as availability of affordable housing, if approved by Council in October 2019

### 3. Background

#### Housing options are not well-matched to the current and future needs of York Region's communities

York Region's population continues to grow and diversify; however, the housing supply has not kept pace with residents' needs. As a result, it has become increasingly difficult for many residents to find housing they can afford. Purpose-built rental housing is in particularly short supply with a vacancy rate of 1.7% in 2018, while the average resale price for all housing types rose to \$916,449. In addition, an increasing proportion of York Region residents live with low income and have other complex needs and barriers that can impact their ability to find and keep housing, placing greater pressure on the housing and homelessness system. York Region also has the lowest supply of social housing relative to its population compared to other municipalities across Ontario, as shown in Figure 1.

**Figure 1**  
**Number of Social Housing\* Units per 1,000 Households, 2017**



Source: 2017 MBNCanada Performance Measurement Report

\* Source: Municipal Benchmarking Network Canada (MBNCanada). Social housing defined by MBNCanada includes rent-geared-to-income and market rent units transferred to Service Managers in 2001, and rent supplement units under specific programs. It does not include construction under new affordable housing programs or Regionally-designed rent subsidy programs. Most recent data available is for 2017.

#### As Service Manager, York Region is responsible for maintaining a wait list for subsidized housing

Under the *Housing Services Act, 2011*, (the Act) the Region is responsible for funding and administering subsidized housing programs. This includes maintaining a chronological wait

list following administration requirements prescribed by the Province of Ontario (the Province). Applicants are housed by community housing providers in chronological order from the date of their completed application.

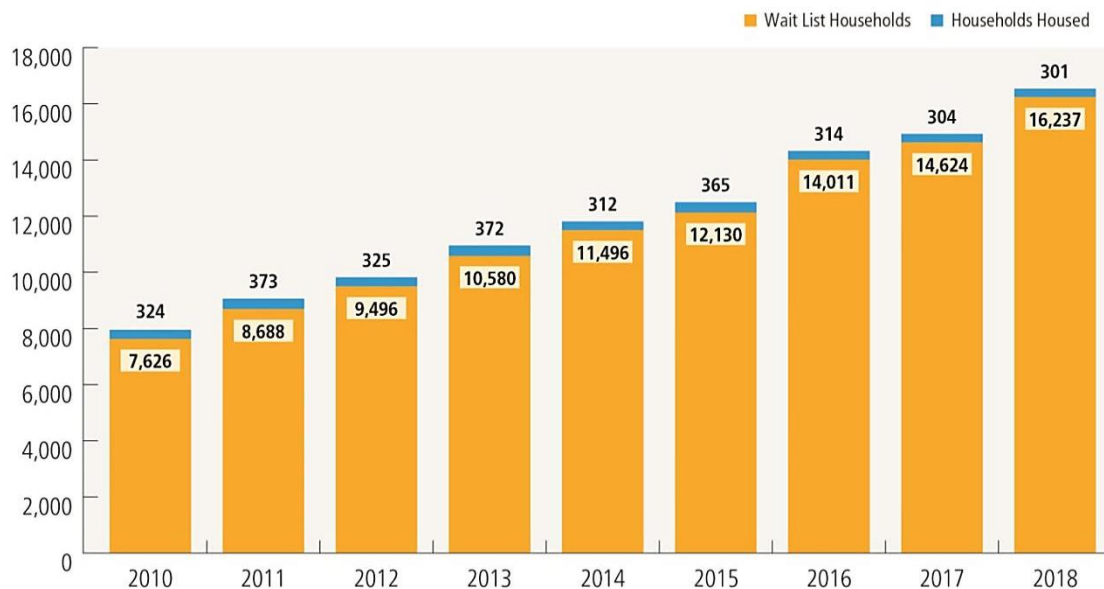
The Act also requires community housing providers to offer subsidized housing vacancies to special priority applicants before chronological applicants to enable them to leave an abusive situation. Special priority includes survivors of domestic violence or human trafficking, immigrants who have been abused by their sponsors and seniors who have experienced elder abuse. The Region assesses applicant eligibility for special priority. On average, special priority applicants make up 1% of the wait list yet were allocated 28% of all subsidized housing vacancies in 2018.

### Since 2010, York Region’s subsidized housing wait list more than doubled in size

At the end of 2018, 16,237 households were waiting for subsidized housing. Seniors housed in 2018 spent an average of 7.8 years waiting for subsidized housing, while non-senior single adults and families waited an average of 12.5 years and 9.7 years respectively. In general, these applicants applied to the wait list at a time when the demand for subsidized housing was less than half of its current size. With an average of 332 units becoming available each year since 2010, those applying to the wait list today are anticipated to wait significantly longer than those who applied eight to ten years ago. In general, variances in the number of households housed throughout 2010 to 2018 align with the opening of new community housing buildings owned by Housing York Inc. and non-profit providers. Wait list growth and number of households housed from 2010 to 2018 are presented in Figure 2.

**Figure 2**

### Subsidized Housing Wait List Growth and Households Housed, 2010 to 2018



Source: York Region Community and Health Services Department, 2019.

## **Federal and provincial affordable housing funding programs and a changing policy environment require innovative solutions to address York Region's housing needs**

In addition to the rising demand for subsidized housing and increased pressures on the housing and homelessness system, federal and provincial program constraints impact York Region's ability to support residents' housing needs. Current federal and provincial capital programs, including Investment in Affordable Housing – Extension and the Ontario Priorities Housing Initiative, tie rents to average market rates. To provide deeper affordability to wait list applicants – many of whom have low incomes – the Region has provided ongoing operating subsidies and used a rent model in newer developments where market rents offset lower rents for wait list applicants. To better support demand, York Region is focused on finding innovative solutions that leverage available resources and promote a broader range of housing options, such as portable housing benefits that are not tied to a specific unit and offer greater flexibility to residents.

As communicated to Council in [June 2019](#), the Province has proposed legislative and regulatory changes aimed at strengthening the community housing sector in Ontario. This includes changes to administration of the wait list such as requiring applicants to prioritize their building choices and accept the first offer of housing. York Region is continuing to monitor these changes and ensure that wait list administration is aligned with provincial direction.

## **York Region is improving administration of the subsidized housing wait list to streamline processes and improve client service**

As communicated to Council in [March 2018](#), York Region is making changes to administration of the subsidized housing wait list to streamline processes, better support service delivery and improve client service. At that time, Council approved an income limit of \$80,000 and an asset limit of \$75,000 for new and existing applicants to provide households with sufficient opportunity to save, while targeting those most in need.

The income and asset limits took effect October 1, 2018. Approximately 2,700 existing applicants have been identified that may exceed the income and asset limits. As of September 4, 2019, 462 applicants who exceeded the income and asset limits have been removed from the wait list, and all remaining applicants who exceed the limits will be removed by the end of 2019. In accordance with the Act, applicants are given the opportunity to appeal when notified of their ineligibility for the wait list. To date, 15% of applicants removed from the wait list submitted an appeal. Of these, 59% had their eligibility decision upheld, 18% had their eligibility decision overturned after providing additional information about their income and/or assets, and the remaining 23% are currently under review. Although income and asset limits may not have a significant impact on the current wait list, they help ensure subsidies are better targeted to those most in need and prevent future growth in the wait list due to applicants who have other housing options.

## **To better understand and support applicants' needs, York Region completed a comprehensive review of the subsidized housing wait list**

Because the Province requires the wait list to be administered based on chronology rather than applicants' needs (with the exception of special priority applicants), York Region currently collects income, asset and general household information for the purpose of assessing eligibility at the time of application. Limited information is collected regarding applicants' specific housing situations or support needs. To gain a better understanding of applicants' needs and identify potential supports, York Region worked with a consultant to complete a comprehensive review of the wait list in 2019. To be statistically significant, a sample of 375 applicants was required. Through surveys, focus groups and interviews, the comprehensive review engaged 1,046 applicants to support a more fulsome understanding of applicants on the wait list. The review process included:

- Analyzing subsidized housing wait list data, research and best practices from other jurisdictions to understand York Region's current processes and identify improvements
- Engaging current applicants to understand their needs, current housing situations and identify gaps in York Region's housing system
- Engaging York Region staff and external partners to understand challenges in administering the subsidized housing wait list, determine opportunities to work together and develop recommendations to further enhance the wait list

### **4. Analysis**

#### **Applicants cited housing affordability concerns as their primary reason for applying to the subsidized housing wait list**

Of the 16,237 households on York Region's subsidized housing wait list, 54% are seniors (age 60 and older), 24% are households with dependents and 22% are single adults. The average income for all household types ranges from \$17,971 to \$22,999.

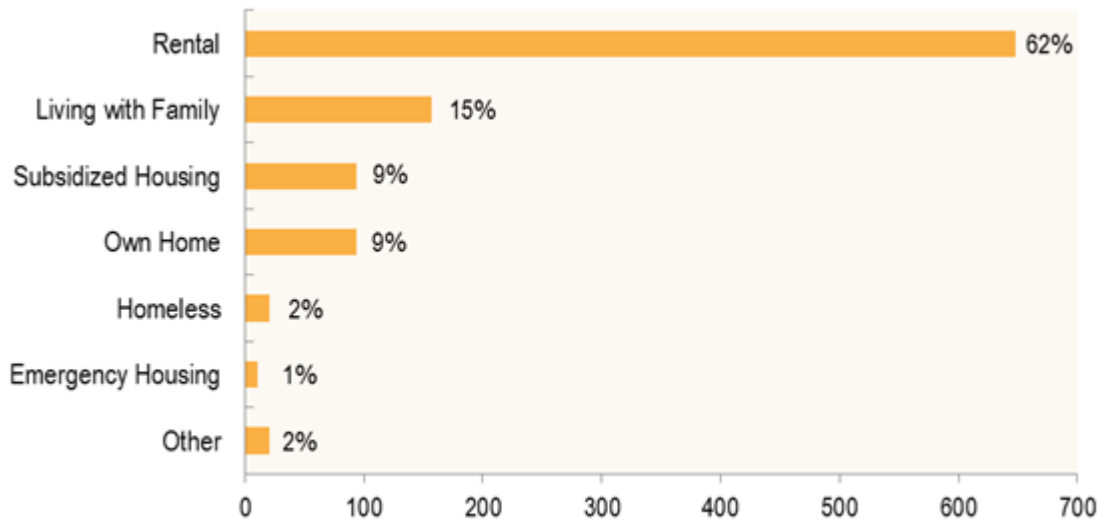
Many households on the wait list are living in low income. Standard low income measures using 2016 Census data have low income thresholds ranging from around \$20,600 to \$22,600 for singles and around \$39,900 to \$45,300 for families of four. For households living in low income, their housing costs may be unaffordable and result in increased housing instability or homelessness. Targeted engagements with 1,046 applicants found 45% are paying between \$1,000 and \$1,999 for their housing each month. In general, to afford rents in this range requires an annual income of around \$40,000 to \$79,960, which is substantially higher than the average income of applicants. For many households, especially those on the subsidized housing wait list, rents in York Region are largely unaffordable.

A lack of stable, affordable housing can have negative physical and mental health impacts and result in disruptions to employment, education, social supports, and access to services.

Although homelessness affects a small number of York Region’s total population, high homeownership costs and limited supply of rental housing mean there are very few affordable options if an applicant loses their housing. Applicants’ current housing situations are presented in Figure 3.

**Figure 3**

**Current Housing Situations of Applicants Engaged in the Comprehensive Review**



Source: Comprehensive Review of the Subsidized Housing Wait List, 2019

The majority (62%) of applicants engaged live in rental housing, while 15% reported living with family members. Some applicants currently live in subsidized housing, either in York Region or in another municipality, while others own their homes but may have housing costs that are unaffordable.

**Applicants indicated a need for services to help them remain in their current housing or to find non-subsidized housing in their communities**

The types of supports cited included additional financial or employment support, supports to help with activities of daily living, or support for their complex needs or barriers impacting housing stability, such as their mental or physical health.

Twenty-five per cent of applicants engaged indicated a willingness to come off the subsidized housing wait list if they received additional supports and services to help them stay in place or find more appropriate housing. Helping applicants access targeted services can provide alternatives to subsidized housing that better reflect their needs.

**Many applicants are also not aware of the range of services available to support their needs**

York Region’s housing and homelessness system offers a range of housing options and services to support residents’ diverse needs. These include homelessness prevention and

housing stability services, subsidized housing, rental subsidies and other wraparound services to help residents find and maintain housing. The comprehensive review indicated applicants are often not aware of the range of programs and services available in the community. This can prevent applicants from accessing the right services at the right time to support their housing stability.

Applicants engaged also expressed a lack of knowledge regarding building-specific information about community housing, such as turnover rates and overall availability that impacts their ability to make informed choices when applying to the wait list. In addition, applicants indicated a need for increased communication to understand their wait list status and ensure their application is updated as required.

**Planned activities to assess applicants’ needs, enhance processes and information-sharing and help applicants make informed housing choices will enhance service delivery**

The comprehensive review recommended a number of opportunities to provide supports to help stabilize housing for people waiting, streamline administration, and better focus resources on existing need. Recommendations from the comprehensive review are presented in Table 1.

**Table 1**  
**Planned Activities identified from the Comprehensive Review of the Subsidized Housing Wait List**

Recommendation	Planned Activities
1. Better assess applicants’ needs when they first apply for subsidized housing	<ul style="list-style-type: none"> <li>• Implement a more robust screening tool to identify applicants’ needs, support referrals to services to help stabilize applicants’ existing housing, align with the work of other Regional programs and ensure the wait list is reflective of need</li> </ul>
2. Enhance processes and increase communication with applicants	<ul style="list-style-type: none"> <li>• Expand access to online information such as building turnover rates to enable applicants to make informed housing choices</li> <li>• Increase information-sharing with applicants regarding the status their applications so they can better plan their futures and make sure they are meeting York Region’s application requirements</li> </ul>

Recommendation	Planned Activities
<p>3. Support applicants while they wait for subsidized housing and help them make informed housing choices</p>	<ul style="list-style-type: none"> <li>• Outline client pathways and better inform applicants of the supports available in the community so they can access the right supports for their needs</li> <li>• Develop communications materials targeted to seniors to support York Region’s aging population and make sure the largest client group on the wait list is aware of their housing options</li> <li>• Explore alternative forms of housing that may better suit applicants’ needs, such as rent subsidies</li> </ul>

York Region will work with community housing providers and other key partners to implement the recommendations and planned activities in 2020 and 2021. Subsidized housing is one component of York Region’s broader housing and homelessness system, and it is important that enhancements to the wait list are coordinated within the overall system. This includes better integrating support services to improve customer service and make sure applicants have access to the right supports when they are needed.

**With Council approval, *Housing Solutions 2019 to 2023* will help address broader housing and homelessness needs in York Region**

While the comprehensive review provides recommendations specific to administration of the subsidized housing wait list, continuing to advance York Region’s overall housing and homelessness system will also support applicants. *Housing Solutions 2019 to 2023*, York Region’s review and update of the *10-Year Housing and Homelessness Plan*, focuses on strategic goals to increase the supply of affordable and rental housing, help people find and keep housing and strengthen the housing and homelessness system. By making progress under each of these goals, applicants will have greater access to more affordable housing options that better suit their needs, receive the supports needed to maintain their housing and benefit from processes, policies and advocacy efforts that reflect and support local needs. While subsidized units are an important part of the housing and homelessness system, *Housing Solutions* helps guide York Region’s efforts to also develop and implement new and alternative housing solutions, including providing flexible, portable and short-term subsidies.



## **Continuing to enhance the subsidized housing wait list and better supporting applicants' needs aligns with key Council-approved plans**

The recommendations from the comprehensive review of the subsidized housing wait list align with the strategic goal of [Vision 2051](#) for appropriate housing for all ages and stages and the [2019 to 2023 Corporate Strategic Plan](#) priority to support community health and well-being. More specifically, the work of the comprehensive review fulfils a key activity under the Corporate Strategic Plan to conduct a wait list study review and identifying actions to support residents in accessing affordable housing options.

### **5. Financial**

In 2020, York Region will receive a one-time increase in federal-provincial funding allocation of \$716,000 under the Canada-Ontario Social Housing Agreement. This allocation will be identified as the funding source to implement activities identified through the comprehensive wait list review, and a request to allocate funds for this purpose will be presented to Council through the 2020 budget process.

Opportunities to expand programs that provide financial assistance, such a rent subsidy program will be explored and presented to Council through future budget processes.

### **6. Local Impact**

The increasing cost of housing and the low supply of affordable housing are challenges in all nine local municipalities. Enhancing the wait list to improve customer service will support all applicants on the subsidized housing wait list across York Region.

### **7. Conclusion**

The Region's subsidized housing wait list has grown significantly to 16,237 households at the end of 2018. The limited supply of market and affordable rental housing options, along with the rising cost of homeownership in the Region has contributed to this growth. While York Region has implemented changes to the administration of the subsidized housing wait list such as income and asset limits, additional enhancements are required to better understand and support applicants' needs. Implementing more robust needs assessment, enhancing processes and information-sharing and supporting applicants to make informed housing choices will help ensure that the Region's limited housing resources are targeted to applicants most in need. In addition to enhancing the subsidized housing wait list, advancing York Region's overall housing and homelessness system will help ensure all residents have access to a range of housing options at all ages and stages of their lives.

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For more information on this report, please contact Rick Farrell, General Manager, Housing Services at 1-877-464-9675 ext. 72091. Accessible formats or communication supports are available upon request.

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