



## Session 307 Local Priorities

Who should be the first in line for  
affordable housing?



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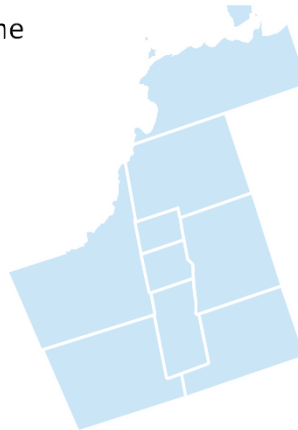


## The Regional Municipality of York Unique Characteristics

York Region continues to be one of the fastest growing regions

### Home Ownership Statistics

- Over 88% of residential units in the Region are owned
- In 2011 an affordable dwelling unit (less then 30% of income spent on housing costs) cost \$410,987 or \$2,727 a month



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## Unique Characteristics

### Home Ownership Statistics cont'd

- A household income of approx. \$109,000. could afford a home for \$410,987
- In 2011, only 21% of monitored home sales were under \$400,00
- In 2011 the average price for a new single detached unit was \$614,230 and average resale price of a single detached unit was \$643,008



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## Unique Characteristics

### Low Income Households Renting in Private Market

- 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 \$1,233



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## Unique Characteristics

### Low Income Households Renting in Private Market

- A senior whose only income is Old Age Security and Guaranteed Income Supplement, a total of \$16,266 per year, has to spend 72% of their gross income to pay rent for a one-bedroom unit at the CMHC average market rent
- A single parent with 3 children working minimum wage 40 hours per week has to spend 69% of their gross income to pay rent for a 3-bedroom unit at the CMHC average market rent



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## Unique Characteristics

- York Region's proportional supply of rental units and rental market vacancy rates are the lowest in the GTA
- Cost for home ownership continues to rise
- Rental costs are not affordable
- Regional population is forecasted to increase from approx. 1,073,000 (2011) to 1.5 million people by 2031
- There is an increasing demand for more affordable housing options and adding pressure to the RGI waiting list
- Current waiting list is over 11,000 households



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## Unique Characteristics

### Social Housing Portfolio

- York Region's social housing supply relative to population is among the lowest in the Province
- York Region's social housing portfolio consists of more than 40 non-profit and co-operative housing providers
- Representing more than 6,000 rental units
- Housing York Inc., the Region's own housing company, owns and operates over 2,000 units



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## Local Priorities

### What and how local priorities were established

- Decision that only priority category would be the provincially mandated SP category
- SP priority category typically accounts for more than half of the RGI vacancies filled per year
- Adding more priority categories would risk entirely excluding chronological applicants from RGI housing in some areas of the Region



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## York Region – Local Priorities

### What and how local priorities were established

- In-situ priority was established in 2005 as York Region's only local priority to assist market rent households residing in social housing communities who experience a significant and permanent income loss that places them at risk of eviction



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## York Region – Local Priorities

### A policy evaluation was completed

- Housing providers told us that in-situ priority was a way of queue-jumping (i.e. guarantor breakdown)
- Tenants are not required to deplete assets, allowing tenants with low incomes but high assets to be eligible
- Clearer eligibility criteria required to ensure consistent policy implementation
- Approved households are at risk of eviction while waiting for subsidy (average wait is 1.8 years)



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## Local Priorities

### Proposed Policy Changes to In-situ Priority

- Households must be at risk of eviction – applicants with substantial assets to rely upon would not be eligible (assets must be at or below \$20,000)
- 3-year residency requirement to eliminate possible queue-jumping
- Develop a measure to determine the percentage of income change
- Provide an interim Rent Benefit to approved in-situ households while waiting for RGI
- Proposed rent benefit to be calculated once applicant is deemed eligible, based on unit location, size and CMHC average market rents, payments are made directly to the housing provider



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## Making Changes Going Forward

### New Program Proposed - STAR

- Short Term Assistance for Renters (STAR)
- STAR is a new proposed housing stability program integrating and harmonizing two short-term eviction prevention programs (Eviction Prevention Assistance Program and the Shelter Rent Assistance)
- Housing stability program will help market rent households or shelter clients stay housed or attain safe, stable, affordable housing when faced with temporary financial hardship



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## Making Changes Going Forward

### STAR Program Overview

- The proposed program provides both:
  - ▶ short-term benefit
  - ▶ Wrap-around support services to address temporary financial/social circumstances that may lead to eviction or have contributed to eviction
- Approved clients must develop a two-year plan outlining goals and timelines to achieve housing stability and meet regularly with a case worker
- Case worker will provide case management supports to the client throughout the duration of the program



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## Making Changes Going Forward

### STAR Program Overview

- **Rent Benefit**
  - ▶ calculated once in the two year program\based on unit location, size and CMHC average market rents
  - ▶ Steps out at month 13 and month 19
  - ▶ Payments made directly to landlord
- **Program Eligibility**
  - ▶ Household has experienced a significant, involuntary loss of income that is expected to be short-term
  - ▶ Household must be at-risk of eviction – applicants with substantial assets to rely upon not be eligible (assets must be at or below \$20,000)
  - ▶ Only legal dwellings in York Region would be qualified



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## Making Changes Going Forward

### STAR Program Overview

- **Applicant Intake**
  - ▶ Applicants may be identified through Region staff, housing providers, emergency housing services and community agencies
  - ▶ Case workers will support both the applicant and landlord throughout the duration of the program
- **Program Funding**
  - ▶ Rent benefit funded through Housing Services existing budget allocation
  - ▶ Wrap around supports funded through Social Services' Homelessness Community Programs



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## Making Changes Going Forward

### Waiting list enhancements – Move-in Readiness Pilot

- Implementing a move-in readiness pilot with Housing York Inc.
- Primary goals:
  - ▶ To better match top ranked waiting list applicants with available subsidized unit vacancies
  - ▶ To explore policy and program considerations arising from the *Housing Services Act, 2011* flexibility to offer a vacancy to a group of waiting list applicants
  - ▶ To reduce vacancy loss associated with refusal of offers
- Implementation targeted for January 2015



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## Making Changes Going Forward

### Move-in Readiness Pilot

- Project scope is to work with the highest ranked waiting list applicants to confirm RGI eligibility and move-in readiness
- Initial phase of project will focus on applicants likely to be offered housing in Housing York properties where refusals are most common
- When vacancy occurs, HYI will contact move-in ready applicants to inform them of the vacancy and advise them that they must indicate their interest within a specified time period if they wish to be considered for the unit
- HYI will enter into a lease agreement with the highest ranked applicant who responds to the offer



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## Making Changes Going Forward

### Criteria for Success

- Development of key performance measures to track success
  - ▶ Applicant RGI eligibility will be confirmed and applicants will have information they need to make appropriate building selections before receiving an offer
  - ▶ Refusal related vacancy loss in targeted projects will be reduced
  - ▶ Policy and program issues related to offering a vacancy to a group of applicants will be identified along with a 2015 work plan to establish a York Region wide policy/program framework for consideration by senior management
  - ▶ Staff will be able to rent units in a more timely manner



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## Making Changes Going Forward

### Current Policy Considerations

- ☒ HSA enables the Region to establish an asset limit subject to provincial policy restrictions
- ☒ Analysis of 2013 waiting list data conducted
- ☒ Policy recommendations for establishing an asset limit policy have been submitted for consideration



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