HS-B1-1

Region of Peel
Working for you

REPORT
Regional Council

For Information

DATE: March 18, 2011

REPORT TITLE: **REGION OF PEEL CENTRALIZED WAITING LIST FOR HOUSING: 2010 UPDATE**

FROM: Janet Menard, Commissioner of Human Services

OBJECTIVE

To provide Council with an overview of the 2010 profiles for both the Region of Peel's Centralized Wait List (CWL) for Housing and the Social Housing Stock, as well as key demographic and other factors that contribute to the size of the wait list and the length of time to be housed.

REPORT HIGHLIGHTS

- As of December 31, 2010, the centralized waiting list (CWL) for subsidized housing in Peel stood at 15,341 households. 71 per cent CWL applicants reside in Peel Region.
- Eight-hundred and twenty households were housed in subsidized housing from the CWL; of these households, 41 per cent were Victims of Family Violence (VOFV) who receive priority under the *Social Housing Reform Act, 2000* (SHRA), and 40 per cent were chronological applicants.
- CWL applicants who were housed in all-age communities had waited up to 15 years for housing, whereas applicants for senior communities waited up to seven years; Peel has the longest waiting period for subsidized housing in Ontario.
- Peel has the lowest CWL housing placement rate (5.2 per cent) among Ontario Municipal Board Initiative (OMBI) municipalities; Peel's 37 social housing units per 1,000 households is also less than the OMBI median among participating municipalities.
- Factors that contribute to the long waiting list include: desirability of Peel as a place of residence, high population growth, poverty, low commercial vacancy rates, size and mix of social housing stock, low turnover of subsidized units, absence of new subsidies in the system and the SHRA's Special Priority Policy (SPP) for VOFV.

DISCUSSION

1. Background

The following report provides information with respect to Peel Centralized Waiting List for Housing and the reasons for the increase in the list and wait times over the past several years. That information is set out as follows:

1. Background: Peel's obligation under the *Social Housing Reform Act*
2. 2010 Profile of Peel's Centralized Waiting List:
    a. Household Composition
    b. Applicant Wait Times
    c. Requests by Unit Type
    d. Applicants Housed in 2010
3. 2010 Profile of Peel's Social Housing Stock: capacity, unit size and mix
4. Factors that Affect Peel's CWL
5. Current Actions to Address Identified Issues
    a. Planning
    b. Interim Progress

As a requirement of the *Social Housing Reform Act, 2000* (SHRA), the Region of Peel, in its capacity as a service manager, provides eligible households with co-ordinated access to subsidized housing in Peel through Peel Access to Housing (PATH). Under the SHRA, each service manager is required to maintain its own wait list and accept applicants who are Canadian citizens or permanent residents, as well as those who have made an application or permanent residency/sponsorship/refugee protection under the *Immigration & Refugee Protection Act (Canada)*.

The SHRA also permits applicants to be on more than one service manager wait list and to apply to as many buildings as they wish within the service manager's waitlist housing portfolio. The CWL is maintained on a chronological basis, with the exception of VOFV who are housed first under the Special Priority Policy (SPP) provisions of the legislation.

PATH maintains and monitors the CWL for 46 social housing providers, including Peel Living and Rent Supplement programs. Collectively, these 46 providers account for a mixed market rent and rent-geared-to-income (RGI) portfolio of 14,729 units; Peel Living operates over half of those units.

The SHRA requires Peel to maintain a minimum service level standard of 8,261 RGI subsidies; this standard has not changed since the provincial download of social housing to municipalities in 2001. Peel maintains this minimum standard in our provision of over 10,000 subsidies (primarily RGI, but also Housing Allowances). PATH works very closely with housing providers to fill available units on a timely basis in accordance with provincial legislation and local policies.

2. 2010 Profile of Peel's CWL

Compared with other service managers in Ontario, Peel has:

- the longest waiting period for access to RGI housing, i.e., up to 15 years in 2010 for one, three and four-bedroom units;
- the second largest waiting list at 15,341 households in 2010 (Toronto has the largest waiting list with 61,499 households);
- the lowest placement rate of participating OMBI municipalities at 5.2 per cent; and
- thirty seven social housing units per 1000 households, which is less than the OMBI median among participating municipalities (by comparison, Toronto has a placement rate of 7.1 per cent and 84 units per 1000 households).

In recent years, many service managers reported larger waiting lists and longer wait times for subsidized housing access. This is due to the greater demand for subsidies and lower unit turnover rates in social housing resulting from many factors and exacerbated by the recent recession.

Outlined below is a high level profile of households on Peel's CWL, as of December 31, 2010.

a) Household Composition

- 15,341 households were on the CWL at December 31, 2010; 71 per cent of these households reside in Peel.
- 82 per cent or 12,585 households are eligible for all-age communities (families and singles).
- 18 per cent or 2,756 households are eligible for seniors' communities.
- 58 per cent of the total wait list are families; 24 per cent are single non-seniors; 18 per cent are seniors.
- 95 per cent are chronological applicants; 3.2 per cent are approved VOFV applicants; 1 per cent is other priorities.
- 1 per cent or 144 of all applicants qualify for a modified/accessible unit.

b) Applicant Wait Times

Of those CWL applicants housed in 2010:

- Singles requiring a one-bedroom unit had waited 12-15 years;
- Families requiring two-bedroom units had waited 7-12 years;
- Families requiring three or four-bedroom units had waited 12-15 years;
- Seniors requesting a unit in a senior's building had waited 3-7 years; and
- VOFV (prioritized under the SPP, thereby moving them to the top of the waiting list) had waited 1-3 or more years.

The length of these timeframes for each household type (except seniors and VOFV) has increased approximately three years since 2005.

It should be noted that previous Council reports' references to a forecasted 21-year wait time were based on a projection of how long the typical applicant might have to wait for a social housing unit if s/he were to submit an application in the current year. Peel reported both actual and projected wait times, believing the latter might provide a more realistic timeframe for new applicants. Given that other service managers do not use this projection method, going forward, Peel will report only current wait times to enable more reliable comparisons with other service managers.

c) Requests by Unit Type

- All-age communities: Bachelor unit: 1 per cent; one bedroom: 33 per cent; two bedroom: 31 per cent; three bedroom: 26 per cent; four bedroom: 9 per cent.
- Senior communities: Bachelor/one bedroom: 98 per cent; two bedroom: 2 per cent.

d) Applicants Housed in 2010

- 556 (68 per cent) were housed in all-age communities; 264 (32 per cent) were housed in senior communities.
- 41 per cent of total applicants housed (both in all-age and senior communities) were VOFV and therefore housed under the SPP; yet they comprised 3.2 per cent of the total CWL.
- 59 per cent of those housed in all-age communities were VOFV; 21 per cent were chronological; 11 per cent were eligible market to RGI applicants; 4 per cent were local priority (medical and/or overhoused); 5 per cent were special needs.
- 2 per cent of all those housed in senior communities were VOFV; 84 per cent were chronological; 4 per cent were local priorities (medical and/or overhoused); 9 per cent were eligible market to RGI applicants; and 1 per cent were special needs.

In 2005, there were 14,101 households on the CWL compared to 15,341 at the end of 2010. Although this is approximately an 8 per cent increase in the CWL over six years, Peel's population is estimated to have also grown by about 8 per cent during that same time period.
VOFV applications, as a percentage of all applications processed in 2005, was 20 per cent, compared to 41 per cent for 2010. This confirms that individuals and families without SPP status are at a much greater disadvantage now than they were five years ago.

3. 2010 Profile of Peel's Social Housing Stock: Capacity, Unit Size and Mix

To fully understand the factors affecting Peel's CWL and lengthy waiting periods, it is important to understand the capacity, unit size and mix of the available stock. Table 1 below outlines the social housing stock by local municipality, including the Region's rent supplement program (operated primarily with private landlords throughout Peel Region). This table indicates that the majority of social housing units are in Mississauga.

Table 1: Social Housing Units in Peel Region, by Municipality, 2010

Municipality	All-age Rent Supplement	All-age Housing Units	Senior Housing Units	Total by Municipality
Brampton	737	2,440	1,112	4,289
Caledon	2	52	298	352
Mississauga	1,314	7,236	1,538	10,088
Total by Unit Type	*2,053*	*9,728*	*2,948*	*14,729*

Notes:
1. All age units indicate housing for singles and families (inclusive of seniors who wish to live in all age communities); seniors' units indicate purpose built housing for people who are 65 years of age or older.
2. Totals reflect both market rent units (i.e., approximately 4,449) and RGI (approximately 10,280 Peel maintains this minimum standard in our provision of over 10,000 subsidies (primarily RGI but also includes Rent Supplements and Housing Allowances); these totals exclude Home Ownership Programs.
3. This data includes information on wheelchair accessible and modified housing units.
4. This data excludes information for nine federal co-cops that are not administered under the SHRA.

Table 2 provides a close look at the size and mix of the social housing portfolio. The table indicates that 26 per cent of Peel's social housing stock is three and four bedrooms, compared to the higher demand for units this size at almost 40 per cent of the CWL (see section two above).

Table 2: Social Housing Units in Peel Region, by Unit Size and Mix, 2010

Municipality	Total	B	1- BR	2- BR	3- BR	4- BR	Other
Brampton	3,552	44	1,509	1,131	730	130	8
Caledon	350	0	270	54	22	4	0
Mississauga	8,774	246	2,869	3,386	1,899	311	63
Rent Supplement	2,053	2	1,167	498	339	47	0
Total by Unit Type	*14,729*	*292*	*5,815*	*5,069*	*2,990*	*492*	*71*

Notes:
1. Other category includes units found in group homes and shelters.
2. The number of modified/wheelchair accessible units in this stock is 425 or approximately 3 per cent of the total stock.

The overall impact of the size and mix of available stock is evident when examining the portfolio capacity related to four bedroom units more closely. There are a total of 492 such units in the total housing portfolio, but 1186 households in need of a unit this size. In 2010, 12 families were housed in four bedroom units, six of which were VOFV and three chronological applicants. This is a good illustration of how demand outpaces supply and negatively impacts chronological families in particular.

4. Factors that Affect Peel's CWL

Apart from issues related to the availability, size and mix of social housing stock, there are several other reasons that explain Peel's current wait list status. The size of the wait list and length of current wait times are directly related to the cumulative effect of the following socio-economic and demographic factors:

a) Desirability of Peel as a Place of Residence

- Peel is an attractive place to live and work and is well known for an established and diverse network of schools, spiritual, cultural and community services.
- Peel's population is comprised of residents from over 200 different ethnic origins, speaking over 70 different languages.
- Longer range trends show that Peel has experienced sustained growth for over a decade; this makes it a desirable community in which to reside despite the recession.

b) High Population Growth

- Based on 2006 census data, Peel had the second highest growth rate of regional or single-tier municipalities in Ontario. Between the years 2001-2006, Peel's population grew about 34,000 per year; approximately 70 per cent of this growth is accounted for by immigration. By 2031, the Region's population is expected to be 1.64 million.
- While this growth has brought much strength to Peel, it has also resulted in significant socio-economic challenges.

c) High Poverty Rates

- Poverty affects many different population groups in Peel. For example: 1 in every 8 families live in poverty, as well as 1 in every 7 seniors (especially those aged 75 years and over), 1 in every 6 persons with disabilities, and 1 in every 3 recent immigrants.

- 20 per cent of children ages 0 to 6 are living in low-income households in Peel, up from 14 per cent in 2001.

- Based on 2006 Census data, 166,690 individuals, or 14.5 per cent of Peel's population were living as low-income households in 2005; technically speaking, these individuals would qualify to be on the CWL.

- Based on a 2009 survey of CWL applicants, 84 per cent of respondents are in "core housing need", meaning these households spend more than 30 per cent of their gross monthly income on shelter.

d) Low Unit Turnover in Subsidized Housing

- At 5.2 per cent, Peel has the lowest percentage of households on its CWL placed annually. This compares to the Greater Toronto Area (GTA) (i.e., Durham, Halton, Toronto, York, in addition to Peel) average of 10.3 per cent.

- Peel's low unit turnover may be partially attributed to the quality of its housing. For example, Peel Living was recognized in 2010 with a Federation of Rental-Housing Providers of Ontario (FRPO) Award, recognizing the certification of its 70 residential property sites under FRPO's Certified Rental Building Program.

- As previously noted, Peel's 37 social housing units per 1,000 households is also less than the OMBI median among participating municipalities. Despite the addition of 554 units of housing stock since devolution, relative to population growth, Peel has fallen behind.

e) Low Vacancy Rates in Commercial Rental Stock

- In the key Peel rental markets of Mississauga and Brampton, the average vacancy rates decreased to 1.8 per cent overall in 2010, representing a decline from 3.1 per cent in 2009.

- The vacancy rate declined because fewer renters moved into home ownership and the demand for rental units increased due to population growth

- Despite a 1.8 per cent average vacancy rate, there remain multiple opportunities to engage uncommitted landlords due to the actual size of the commercial rental housing stock.

f) GTA Effect of Applications from Neighbouring Municipalities

- Households can apply to the CWL from outside of Peel, as long as they meet the legislated eligibility criteria. Given Peel's location within the GTA, there is a greater likelihood of applications from nearby municipalities. In 2010, 21 per cent of CWL applicants lived in Toronto (up from 19 per cent in 2009).

- As previously noted, of the 71 per cent of applicant households that reside in Peel: 46 per cent live in Mississauga, 25 per cent live in Brampton, and 1 per cent live in Caledon.

- Applicants may apply for one or more building selections within any service manager area; as a result, there are sub-waiting lists related to specific buildings within any service manager area.

g) Impact of the Provincial Special Priority Policy (SPP)

- PATH rigorously applies the SPP under the SHRA to ensure that VOFV have priority access to safe affordable housing.

- VOFV comprised 3.2 per cent of the total CWL and accounted for 41 per cent of all applicants housed as a result of the SPP. On the other hand, chronological households comprised 95 per cent of the CWL and accounted for 40 per cent of total housed.

- When the VOFV/SPP analysis is applied at the family applicant level, the percentage of VOFV who were housed increased to 65 per cent.

h) Absence of New Permanent Subsidies Created in the Service System

- Prior to the 2011 Region of Peel Budget, no new permanent rent subsidies have been created in Peel since the devolution of social housing in 2001 and the introduction of the *Social Housing Reform Act, 2000* (SHRA), with the exception of 50 RGI units created in 2010 by the Region of Peel. While both provincial and local housing allowance and short-term rent support programs have been initiated, these time-limited programs provide bridging support while recipients remained on the wait list for permanent RGI.

- New affordable housing units created since the download received only capital funding under such programs as the Canada-Ontario-Affordable Housing Program (AHP), permanent subsidies applied to new units were created through the transfer of rent supplement and other permanent RGI subsidies already existing within the total subsidized housing portfolio.

- Federal funding for commercial rent supplement units is gradually being reduced. This affects Peel's ability to respond immediately to the ongoing and significant need for affordable housing in our community. Peel continues to advocate to senior levels of government to support the provision of new permanent rent subsidies.

5. Current Actions to Address Identified Issues

a) Planning

On February 24, 2011, Council approved a total of $16.8 million in annual base funding to develop a range of options that will increase access to affordable housing for Peel residents. Staff will bring forth two reports to Council over the next eight months that will address our actions in this area. Both reports will update on our interim progress on increasing access to affordable housing; however, the first report anticipated for June will also outline the scope of current planning that is underway to:

- develop a long-term strategy for creative and affordable housing investment options and address the operational needs of rolling out this initiative;
- take a comprehensive approach to new and existing funding, programming and development initiatives as a platform to examine longer term needs;
- build on foundational documents such as the Peel's Housing Strategy, Places to Grow and the proposed new provincial housing legislation (Long Term Affordable Housing Strategy).

Staff will bring forward a second report in November that will present an affordable housing options investment plan and long-term implementation plan (10-15 years) that will:

- build on prior plans and be based on consultation, research and best practices;
- be integrated into Peel's Long-Term Affordable Housing Plan, which according to proposed legislation, will tentatively be due to the province in January 2013.

b) Interim Progress

The Region of Peel is actively taking steps to improve access to affordable housing on a number of fronts, while simultaneously undertaking the development of this longer term affordable housing option plan. These efforts include, but are not limited to:

- increasing client access to rent supplements and housing allowances by expanding partnerships with existing landlords (private and non-profit) to increase current involvement in the rent supplement program; and by increasing direct and network marketing (e.g. working with local real estate boards, open house etc.) to form new partnerships with eligible private landlords;

- working with internal and external partners to complete construction of four new developments that are in progress with a combined total of 795 proposed units (funded through a combination of Canada-Ontario Affordable Housing Program, Infrastructure Funding, partner land and funding contributions), and to establish policies regarding access to subsidized units;

- exploring alternative home ownership models that will build on the success of the Home in Peel Program and be integrated into the planning for new affordable housing investment options. Council approved $400,000 for home ownership in the 2011 budget to enable Peel to continue this program. Past Phase 1 and 2 AHP funding (ended Jan. 31, 2011), and Peel's own funding in 2009, has resulted in 230 new home owners to date;

- strengthening CWL processes and supports by continuing: (a) unit readiness reviews when applicants near top of wait list (reduces vacancy loss); (b) referrals to short term financial assistance programs as well as to internal supports (e.g. crisis/outreach, employment resources) that will help increase self sufficiency; and (c) to conduct annual application updates to determine continued interest (these were conducted every two years prior to February 2011); and

- continuing to: (a) advocate for affordable housing with senior levels of government, especially with respect to the need for more capital and ongoing operational (rent subsidy) funding; and (b) actively participate on sector associations and at the current discussion tables regarding the development of regulations around the proposed *Housing Services Act* (that is expected to replace the SHRA).

These actions are in keeping with Peel's Housing Strategy as well as the Human Services Integrated Services Delivery Model, which focuses on providing holistic client centred services that meet a range of client needs.

CONCLUSION

Affordable housing continues to be a scarce commodity for households in Peel Region. Increases in the size of the CWL and the current waiting times for subsidized housing indicate that the demand far outweighs the supply of available housing. This is particularly true for chronological family households who are now waiting up to 15 years for housing - three years longer than they did five years ago.

This report identifies several factors that have a cumulative impact on the CWL, resulting in the longest waiting periods for subsidized housing in the province. The report also outlines a number of efforts that the Region of Peel is using to address these needs, including immediate efforts to increase access to rental subsidies and the development of an Affordable Housing Investment Options and Long-Term Implementation Plan that will be brought forth to Council later this year.

J. Menard

Janet Menard
Commissioner of Human Services

Approved for Submission:

David Szwarc

D. Szwarc, Chief Administrative Officer

For further information regarding this report, please contact Joan Kaczmarski at extension 7242 or via email at joan.kaczmarski@peelregion.ca

Authored By: Nancy Duff, Joan Kaczmarski, Geoff McIlroy, and Susan Wilkin

c. Legislative Services