Submission to
Ontario’s Long-Term Affordable Housing Strategy Consultation

Introduction

Housing Connections welcomes the opportunity to provide input into the development of Ontario’s Long-Term Affordable Housing Strategy.

Who are we?

Housing Connections is a subsidiary of Toronto Community Housing that is governed by its own Board of Directors.

What do we do?

Housing Connections administers the central waiting list providing coordinated access to about 70,000 social housing units in Toronto. It applies the Social Housing Reform Act, 2000 (SHRA) rules to determine eligibility to be on the waiting list as well as eligibility for the Special Priority Program.

Housing Connections also delivers a number of municipal, provincial and federal housing programs on behalf of the City of Toronto including: the Rent Supplement Program; the Canada-Ontario-Toronto Housing Allowance program as well as the pilot program; the new Mental Health Commission of Canada’s At Home/Chéz Soi supportive housing program; and the Tent City Relocation Project.

Housing Connections cooperates with non-profit housing providers and third party organizations, such as Habitat for Humanity and Options for Homes, to provide as many opportunities as possible to help families and individuals in need of housing.

How do we do it?

Housing Connections has developed a network of partner agencies to help deliver its access services across Toronto. These Community Partners are trained in Housing Connections’
policies, have access to the waiting list and help applicants apply for social housing in these satellite offices.

In addition to its Community Partners, Housing Connections works with agencies across Toronto including hundreds of housing workers and support workers and hundreds of housing providers including cooperative, private non-profit, private-market landlords and Toronto Community Housing.

Because Housing Connections works ‘close to the ground’ with applicants, housing workers and landlords, it has a unique perspective. We hear and see first hand how housing programs work and the impact of government housing policies in practice.

Housing Connections has the following observations and recommendations.

**About the Waiting List**

- As of September 31, 2009, the waiting list has a total of 130,950 people
  - 70,533 household applications
  - 11,745 single parents and
  - 27,211 children
- The size of the waiting list has increased by over ten per cent since December 2008 and 20 per cent since 2002
- The number of households with dependents has increased 20 per cent since December 2007 after five years of gradual decline
- The number of senior households has increased 50 per cent since 2002
- Over five per cent or 3300 households on the waiting list currently live in subsidized housing- but are on the waiting list because their housing does not meet their needs
- 4880 households are housed on average each year
- For every household that is housed, five more households are added to the waiting list
Active Waiting List

Households With No Dependents
Households With Dependents
Senior Households
Total

Special Priority Program

Total Number of Households applied
Total Number of Applications Approved
Who is being housed?

While the total number of households housed from the central waiting list has remained stable over the past seven years, the number of Special Priority Program (SPP) households housed has more than doubled since 2002. In 2008, 26 per cent of households housed in Toronto had special priority status—whereas in 2002, it was 8.4 per cent of households housed. Fifty per cent of those being housed by co-operatives and non-profits (excluding Toronto Community Housing) are special priority applicants.
Waiting List Survey

A recent survey of applicants on the central waiting list for subsidized housing in Toronto showed that the majority of these applicants felt that their housing was in a good state of repair:

- 74 per cent of applicants indicate their housing is in a good state of repair;
- 16 per cent of applicants indicate their housing needs only minor repairs;
- 10 per cent of applicants indicate their housing requires major repairs.

In addition, over 80 per cent of applicants live in communities where they feel safe, and more than 70 per cent of these applicants want to remain in their current community. Many also reported living with multiple generations.
**Strategic Framework – Focus on Housing Need**

Housing Connections believes a strategy to address peoples’ housing needs must include:

- **Timely Assistance** - Housing should be provided when it is needed;
- **Quality Housing** - Housing that is safe, well maintained and meets applicants’ needs;
- **Affordable Housing** - Housing must be affordable for the people it is intended;
- **Housing Choices** - Inform and empower individuals and families so they have a choice of housing options; and,
- **Sustainable** - Housing must be sustainable for the people it is intended to help.

These recommendations flow out of these general needs and our knowledge of who needs affordable housing and how they use it.

**Housing Connections’ observations with recommendations:**

1. **Timely Assistance**

   a) **Invest in Housing Programs**

   For most applicants housing offers are at least five years away, and average wait times have remained stable. Recent increases to the active waiting list and an increasing percentage of applicants housed with special priority will have impact on the average wait times for non-priority households. Current wait times are:

<table>
<thead>
<tr>
<th>Unit Size / category</th>
<th>Average Wait time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bachelor</td>
<td>1 – 5 years</td>
</tr>
<tr>
<td>1 bedroom</td>
<td>7 -10 years</td>
</tr>
<tr>
<td>2 Bedroom</td>
<td>5 – 10 years</td>
</tr>
<tr>
<td>3 to 5 Bedrooms</td>
<td>10 – 12 years</td>
</tr>
<tr>
<td>Special Priority (all sizes)</td>
<td>4 – 10 months</td>
</tr>
</tbody>
</table>

   The length of the wait time can be a deterrent to those who would benefit most from being on the central waiting list. People are simply not applying or maintaining their application because the waiting list does not solve their immediate needs.

   Under the current system, people with immediate housing needs may:

   - learn about the wait times and are discouraged from applying, or advocates and support workers who know about the wait times do not apply on their behalf;
   - apply for housing and attempt to receive special priority status in hopes of being housed within the first year of applying;
   - apply for housing and wait until they are offered it. In the meantime, their housing needs are met by another means; or,
• apply for housing and while they wait in inadequate housing, their needs continue to increase and their standard of living deteriorates.

Households may make housing choices that do not actually meet their needs or that would leave them ‘under housed’ because those choices have shorter wait times than more suitable accommodations. Wait times, particularly for seniors, can have a detrimental affect on health. Long waits can intensify social isolation, mobility issues (both between locations and within the home), environmentally-related health issues, and other chronic health issues.

Whatever the outcome, the waiting list consistently fails these groups with immediate needs. Developing a housing support program that provides a range of options, including rent bank loans to cover last month rent deposit and short term immediate housing allowances would help people to maintain their current home or to secure housing. Failing to meet affordability issues in a timely manner increases the impact on people.

There is also a cost to maintaining an administratively complex waiting list system that does not meet the needs of many applicants. In a more efficient system, these costs could be put towards programs that help a broader range of applicants.

Recommendation: Invest in housing programs that can provide more immediate assistance to people in need. This will improve the timeliness of housing help.

b) Invest in Social Housing Stock

With a total current waiting list of 70,533 household applicants and a current stock of about 70,000 social housing units in Toronto, it is clear that the stock is simply not meeting the demand. Recent statistics indicate the number of households on the central waiting list is growing at an alarming rate and this will affect the wait times for applicants.

We also know that the aging population, with a lack of savings for retirement, will make the situation worse.

Recommendation: Increase investment in affordable and social housing to provide more applicants with housing. Adding to the housing stock would provide more timely help as well as more choice for people in need of housing.
2. Quality Housing

a) Flexible Programs

Under current programs, it is rare that applicants are able to receive an allowance to make their current home affordable and many have to leave their community entirely to meet eligibility requirements for housing programs.

The Canada-Ontario-Toronto Housing Allowance Program was set up in a way that prohibited allowances to be granted to someone in need in their current home. In order to be eligible for this housing allowance program, an applicant must move. This requirement makes it less attractive for those in need of affordable housing because it is not always worth the time, effort, and cost of moving and finding a new home for a time-limited allowance that only covers a portion of the rent.

The 2005 Housing Allowance Toronto Pilot permitted ‘in-situ’ allowances that helped eligible applicants pay their rent in their current home. It was targeted to senior households on the central waiting list in Toronto and more than fifty households were made eligible for the program in a sixty-day period.

The restriction on ‘in-situ tenancies’ is identified as a barrier to improving affordability of housing by Service Managers, applicants and participating landlords.

**Recommendation:**
Remove the current restriction on ‘in-situ’ tenancies in the Canada-Ontario-Toronto Housing Allowance Program and invest in additional ‘in-situ’ housing allowances to help make applicants’ current homes affordable without having to move. This would provide more timely help for those who need it most.

b) Maintain Existing Housing Stock

Applicants offered housing with providers who do not have the resources to invest in their buildings and units are faced with a dilemma. They must choose either housing that is in a good state of repair or housing that is affordable but may not meet their needs. It is not uncommon for units to be refused because of the state of repair or the location. Sometimes there are 10-15 offers made before a unit is finally accepted. The time and effort involved in arranging this many showings and making this many offers costs the landlord in vacancy loss and burdens the system with high administrative costs—both in terms of time and money. It is inefficient to have vacant units while there is a lengthy waiting list.

Toronto Community Housing alone faces a $352 million shortfall in the amount it will need over the next ten years to repair and maintain its rental homes. The other 28,000 private non-profit and co-op homes in Toronto will need some $340 million by the year 2020 to remain in a good state of repair.
**Recommendation:**
Provide sustainable funding to maintain and upgrade the existing social housing stock and to ensure it is in a good state of repair. This will help to provide adequate housing for those in need.

3. Affordable Housing

a) Non-RGI Programs

One of the barriers to improving affordability of housing has been the reluctance of some stakeholders to embrace time-limited, non rent-geared-to-income (RGI) subsidy programs. They are concerned that this program will be replaced by a cheaper, shallower subsidy program that will leave the most vulnerable households trapped in housing that they cannot afford.

For example, while working to implement two programs meant to provide assistance for victims of violence against women, Housing Connections was told by agencies who work with clients eligible for both programs that they would not offer a Housing Allowance Program unit with a limited subsidy and fixed time frame until all of the RGI allocations were utilized. Clients were not offered this housing option and the program implementation was delayed as a result of this focus on securing RGI units. One of the key outcomes of the strategy must be ensuring the housing needs of the households are met.

In another example, together with the City of Toronto, Housing Connections worked to provide homes for over 15 households from the central waiting list in a reduced rental program for seniors that included age and income restrictions. Working from the waiting list our experience with applicants was that they were originally reluctant to consider the program because it was not what they had applied for. After demonstrating that the program improved their affordability in a different way than RGI, Housing Connections was able to quickly fill the units.

Traditional RGI subsidy programs should always have a place within the strategy and acknowledge that there should be a continuum of housing options where households in need can find the right programs to help them.

Eighty per cent of the households on the central waiting list for social housing in the City of Toronto are willing to move to affordable non-RGI housing, if the rent is lower than their current rent. Most households choose an allowance at the time they are in need rather than choose to wait to receive a greater subsidy at an unknown future date.

**Recommendation:**
Increase the number of non-RGI programs to provide a broader range of options and opportunities for households in need. This will help to provide more options and more choice for those who need housing.
b) Shelter Allowances

Housing affordability is often determined as the percentage of income required to pay for housing. The threshold of 30 per cent of household income has been traditionally set as the income level that defines affordability. It is this measure that is used in determining the household portion of the rent in both rent-g geared-to-income programs and housing allowance programs. Looking at the affordability of housing for applicants on the waiting list in Toronto we found:

- 94 per cent of households spend more than 30 per cent of their income on rent;
- 34 per cent of households spend between 30 per cent and 50 per cent of income on rent;
- 43 per cent of households spend more than 50 per cent of income on rent.

One of the factors contributing to the large number of households on the central waiting lists in Ontario is the inadequate shelter allowances provided by Ontario Works and the Ontario Disability Support Program (ODSP). In Toronto, the Ontario Works shelter allowance for a one bedroom unit is less than half the market rent for adequate self-contained housing. Applicants on ODSP fare a little better, but there are a lack of affordable options for households dependent on these income support programs.

Of the households paying more than 50 per cent of their income on rent, the primary source of income for the household is:

- 27 per cent Ontario Works
- 25 per cent Employment Income
- 22 per cent ODSP
- 19 per cent Canada Pension Plan

Recommendation:
Increase shelter allowances provided under the Ontario Disability Support Program (ODSP) and Ontario Works so that income support recipients do not need to seek additional subsidies to remain in basic shelter. This will help make housing more affordable for those most in need.

4. Housing Choices

a) Coordinated Access to Housing Options

There is no single coordinated access system where an applicant is able to identify the range of housing options available to meet their current housing need. Access to affordable housing options for people in Toronto is facilitated though a series of disconnected access points.

Various access points include:
- Drop in centres and shelters;
Individual Alternative Housing Providers
- Non-manded housing providers using the central waiting list of the service manager;
- Mandated housing providers using the central waiting list of the service manager;
- Mandated housing providers not using the central waiting list of the service manager;
- Affordable rental properties;
- Affordable home ownership;
- Rent Banks;
- Canada-Ontario-Toronto Housing Allowance Program;
- Supportive housing access system.

Each program has a different point of access. This makes it difficult for households to find the range of options they should be considering in making the proper housing choice. Instead of making choices related to the housing options that meet their needs, applicants base their choices on how to best manage their application for housing:

- Applicants with an immediate need will apply for priority status to try and get housed sooner. Many households who are clearly not eligible under the current priority rules will apply in hopes that their ‘story’ will give them priority.
- Applicants will select housing choices that have short wait times and/or choose unit sizes smaller than they are eligible for in order to get housed quickly.
- The housing needs of households at the time they are housed are significantly different than those when the application is made:
  - Household unit size needs evolve as household membership changes and members are added, move out, grow older, etc.
  - Location preferences change as community demographics shift, school and work location change, etc.
  - Community support, accessibility, and other household needs evolve over time.

Further, there are a significant amount of resources applied to manage the changes in households for up to ten years as priorities are evaluated, household membership changes, and housing preferences/choices change. When housing offers are made, housing providers find that applicants at the top of their lists are no longer interested in their housing offer. The household may have to choose between accepting housing that does not meet their need and being at risk of having to re-apply if they refuse three offers.

Some housing providers do not use the central waiting list because the SHRA says that providers with mandates are not required to. The recent increase in the number of mandates approved by the Service Manager has forced applicants onto multiple waiting lists. Similarly, the fact that the central waiting list is only used for RGI housing means that multiple list systems are needed for multiple programs.

A system requiring the consumer to make multiple applications is not a service-oriented or user-friendly system. The consumer has to independently seek information on all of the housing options available and how to apply, and must go through the time consuming
process of multiple applications. Managing and updating several applications is more difficult and can lead to out-of-date or mis-information, or can cause other things to be overlooked. Further, the psychological strain and frustration associated with having to wait is multiplied as applicants find themselves on multiple waiting lists.

The system, as it stands now, is both inefficient and complicated to navigate for a consumer with a housing need. Consumers are unable to easily find all of the information that they need to explore all available options, and have to apply several times to cover their bases.

Recommendation:
Reconfirm commitment to a single coordinated access system for social housing. Enhance the coordinated access system with information for applicants on all of their housing options provided through a single coordinated access point. This will make it easier for those in need of housing to have a choice of housing options.

b) Pilot Access Models that Empower the Applicant

With the limited supply of affordable housing in Toronto relative to the need, there is constant tension about who is being housed and who is not being housed under the current access model. Advocates push for the needs of their client groups over others and providers push for access models to meet their mandates. The number of providers using the central waiting list has decreased over time, but during the same time the number of applicants has increased.

Through the implementation of the Canada-Ontario-Toronto Housing Allowance Program, Housing Connections worked to enable applicants to make housing choices based on their housing need. Housing Connections provided a framework for approved applicants to locate and secure their own housing with private landlords while ensuring all program guidelines were followed. Households were not offered housing - they actively located their own housing and made their own decision on the housing that would best meet their need. This model proved effective for hundreds of households and merits further exploration.

The choice-based or advertisement model may also support the needs of people requiring accessible units. Currently households requiring accessible units find it difficult to identify modified units that meet their needs. Providers with accessible units and applicants with accessibility needs must be better connected in the coordinated access system. The small number of units and households involved make it an ideal area to explore alternate access models.

Recommendation:
Pilot alternatives such as an advertisement or choice-based access model to enable applicants to secure their own housing. This will help to provide increased choice for those in need of housing.
5. Sustainability

a) Sustainability of Programs

Sustainability is often looked at from the perspective of program funding and provider funding. The element that is often overlooked is the sustainability of housing from the household’s perspective.

Housing affordability refers to the monthly affordability of the unit. Sustainability of housing refers to the ability of people to sustain their housing in the long term. There have been a number of recent pilot and short-term programs that improve the immediate affordability of housing for people. This provides a short term relief but it fails to address the long-term housing needs of the people.

Time-limited housing programs create insecurity in the system for applicants and housing partners, and can create political tension. As expiry looms households and advocates turn to elected officials for support. Planning for program sustainability is often deferred until programs are fully implemented. Downloading the responsibility for program sustainability planning to service managers will not address the issue if there is no funding attached.

Recommendation:
Require all time-limited housing programs to have a sustainability plan approved before implementation. This will provide sustainable homes for people.

b) Support landlords to help tenants connect with community services

Sustainability also refers to the ability of the household to be successful tenants and neighbours. Many households on the central waiting list require community, familial and social supports. Moving to a new community and area may disrupt current support systems. Social support systems in unfamiliar areas that are fully taxed by the existing community may be difficult for newcomer households to access. If these supports are not put in place, the transition for households may not be successful, and may result in their tenancy being at risk.

Landlords, including social housing providers, struggle to find resources to assist their tenants. With an increasing number of special needs households being housed, the need for these support services continues to grow. Landlords do not have the information they need to connect their tenants with the services that they may require in the community.

Recommendation:
Provide tools for landlords and housing providers to identify community supports and social services available to help their tenants. This will help make peoples homes sustainable.
Summary of Recommendations

Housing Connections believes that the recommendations below will vastly improve access to affordable housing in Toronto and help those who need it most:

1. Invest in housing programs that can provide more immediate assistance to people in need.

2. Increase investment in affordable and social housing to provide more applicants with housing.

3. Remove the current restriction on ‘in-situ’ tenancies in the Canada-Ontario-Toronto Housing Allowance Program and invest in additional ‘in-situ’ housing allowances to help make applicants’ current homes affordable without having to move.

4. Provide sustainable funding to maintain and upgrade the existing social housing stock and to ensure it is in a good state of repair.

5. Increase the number of non-RGI programs to provide a broader range of options and opportunities for households in need.

6. Increase shelter allowances provided under the Ontario Disability Support Program (ODSP) and Ontario Works so that income support recipients do not need to seek additional subsidies to remain in basic shelter.

7. Reconfirm commitment to a single coordinated access system for social housing. Enhance the coordinated access system with information for applicants on all of their housing options provided through a single coordinated access point.

8. Pilot alternatives such as an advertisement or choice-based access model to enable applicants to secure their own housing.

9. Require all time-limited housing programs to have a sustainability plan approved before implementation.

10. Provide tools for landlords and housing providers to identify community supports and social services available to help their tenants.