



# Social Housing Wait Lists and the One-Person Household in Ontario

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## **Abstract**

Social housing wait lists are indicative of the need for affordable housing in communities across Ontario. Growing wait lists also suggest that existing social housing supply and programs are not a solution to immediate or foreseeable housing problems for most low-income households. As a result, many households turn to shelters or make do with what they are able to find in the private market, often spending more than 50% of their income on rent. The focus of this study is one-person households under the age of 65 who make up approximately 40% of the applicants on Ontario social housing wait lists. This cohort has the longest wait times. How does this demographic cope during these waiting periods? What are their housing experiences? This study will address these questions through key informant interviews conducted with both single non-senior social housing applicants and policy-makers, doing so comparatively in the Guelph and Kingston, Ontario, regions. The study concludes with policy recommendations to address rural-urban housing issues for this demographic.



## **Definition of Terms**

### **Affordable Housing**

Affordable housing is a generic term referring to modest-cost housing. Under the Canada-Ontario Affordable Housing Program, rents charged are 80% of average market rent charged in the area where an applicant is located.

### **Affordability**

Measuring affordability involves comparing housing costs to a household's ability to meet them (Rea et al., 2008). For the purpose of this study, a unit is considered affordable if the person is spending 30% of his or her income, or less, on rent.

### **Availability**

For the purpose of this research, availability refers to the supply of affordable rental units in a community, whether they are private-market or social housing.

### **Census Metropolitan Area**

A Census Metropolitan Area (CMA) is an area consisting of one or more adjacent municipalities located around a major urban core that has a population of at least 100,000, of which 50,000 or more must live in that core.

### **Core Housing Need**

A household is in core housing need if its housing falls below at least one of the adequacy, suitability or affordability standards. It would have to spend 30% or more of its before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three standards).

### **Filtering**

Filtering is a market concept whereby it is assumed that, over time, higher-income households move out of older housing stock, making it available to lower-income households.

### **One-Person Households**

The term one-person household is used in this report interchangeably with single person or singles. For the purpose of this paper, a one-person household is considered an economic unit, whether the person lives with others or in his or her own dwelling. This is not to be confused with the Statistics Canada definition of non-family households, which can either be one-person households, someone living alone in a private dwelling or two or more unrelated persons who share a private dwelling (Statistic Canada Dictionary).

### **Primary Rental Market**

The primary rental market refers to purpose-built rental housing, e.g. an apartment building.

### **Secondary Rental Market**

The secondary rental market refers to non-conventional housing forms such as basement apartments, accessory apartments, rented condominium units, etc.

**Shelter-to-Income Ratio (STIR)**

A STIR of 30% or less is a commonly used affordability measure for housing, either home ownership or rental.

**Social Housing**

Social housing refers to housing built with the financial assistance of governments to provide assistance to low- and moderate-income households. It includes public housing, non-profit and co-operative housing and rent supplements. Rents charged are usually geared-to-income.

## Executive Summary

Homelessness in Canadian cities has been a growing phenomenon in the past two decades. Visible or absolute homelessness is most apparent in the downtown areas of major cities; however, difficulty finding and maintaining an affordable place to live is now recognized across the spectrum of rural, urban and suburban households (Bunting et al., 2004; Canada Mortgage and Housing Corporation, 2003). This study focuses on one segment of the population confronting housing affordability issues: low-income, one-person households under the age of 65. This study situates one-person households in the broader policy context by examining issues affecting the supply of affordable housing. With a trend toward smaller household size, low-income, one-person households confront severe affordability issues in the private market and experience long wait times for social housing. This study examines the housing experiences of this group while they wait for social housing in two mid-size Census Metropolitan Areas (CMAs): Kingston and Guelph. The most recent Housing Strategy in each community is highlighted as well as the policy implications for the urban and surrounding rural areas.

**Affordable housing development needs to be geared to smaller family size.** There is a trend toward smaller family size and an increase in the number of one-person households generally across Canada. The social housing portfolio for the Kingston and Guelph CMAs, not unlike many other Ontario communities, has proportionally fewer bachelor and one-bedroom apartments. Wait times can be measured in years for many households, particularly for singles. In order to begin to address homelessness, communities, whether rural or urban, need to ensure they have an adequate supply of affordable accommodation suitable for one-person and small family households.

**All levels of government need to plan, in an integrated fashion, for a range of affordable housing from intensive supportive housing through to independent living.** The overarching crisis in many communities is the problem of housing affordability for increasing numbers of households. Although supportive housing is a critical piece along the housing continuum and is often underserved in many communities, not all one-person households, as also expressed by other groups with affordability issues, want or need supportive housing. With respect to regional differences, communities need to project their affordable housing needs based on demographics and then determine what percentage of that housing will have associated support services and to what degree.

**Continue and enhance the model of eviction prevention workers** available to tenants, private market landlords and non-profit providers to help mediate disputes and to promote housing stability.

**Both accessory apartments and shared accommodation are a key source of affordable housing, and are often the only source for low-income, one-person households.** Municipal policies that affect housing for university and college students, such as shared accommodation and secondary suites, are also relevant to economically marginalized groups such as low-income, one-person households. Policies that support and enhance the supply of single occupancy units in the private market and non-profit sectors are crucial for this demographic.

**Raise the shelter portion of social assistance rates to reflect the local market cost of housing.** Aside from shelters or the streets, shared rental accommodation (a room) and small, typically secondary rental market apartments need to be recognized as the only source of housing for low-income, one-person households whose source of income is Ontario Works. That being said, given the very low social assistance rates in Ontario, even the cost of rent for a room exceeds the Ontario Works shelter portion, placing people in an exceptionally dire circumstance. Clearly, when a person on Ontario Works is unable to afford a room, given the shelter portion of their income, there is a glaring inequality requiring public attention. As well, those who work for low wages, or are on Ontario Disability Support Program (ODSP) support, and do secure a bachelor or one-bedroom unit in the private market, also compromise other basic needs such as food, clothing and transportation to do so. This is particularly relevant given the long waits for social housing.

**Further investigate the housing needs at the county level.** As indicated in this study and others, the housing needs of low-income households at the county level are more difficult to elucidate. A small but growing number of studies point to similar issues of housing and homelessness in rural areas. Although this study was unable to advance an understanding of the human aspect of those waiting for social housing in Wellington and Frontenac counties, problems of affordability do exist for low-income groups as shown in demographic and anecdotal information. What may differ significantly from the urban context is the kind of solutions rural communities will generate to solve affordability and homelessness issues.

**Given current funding levels from the provincial and federal governments, municipalities are unable to reach their targets in developing affordable housing.** There are several points to be made in terms of funding from senior levels of government for affordable housing. Without funds from senior levels of government, municipalities cannot assume the costs of affordable housing from the tax base on anything but a very small scale. The municipalities' preferred contribution is rent supplements to deepen subsidies to tenants already in affordable housing. Significantly, the federal and provincial governments are once again funding affordable housing, but with a key distinction: they are not assuming the cost of new social housing, but rather are contributing to help municipalities provide affordable housing. New affordable housing being built does not necessarily target those on social assistance. Further, there is some question as to whether existing caps on the Affordable Housing Program (AHP) contribution per unit will mean that new affordable housing units will be truly sustainable.

**Community consultation for policy changes related to social housing wait lists.** It is recommended that community consultation be built into key policy changes to social housing wait lists.

**Enhance direct information services to applicants.** Service Managers have the formidable task of accepting applications for social housing from people who may be in the midst of a housing crisis when they often have no immediate solution to offer. That being said, the importance of personalized service to address the information needs of prospective tenants and individual circumstance of applicants cannot be underestimated.

# Social Housing Wait Lists and the One-Person Household in Ontario

## 1. Introduction

Homelessness in Canadian cities has been a growing phenomenon in the past two decades. Visible or absolute homelessness is most apparent in the downtown areas of major cities; however, difficulty finding and maintaining an affordable place to live is now recognized across the spectrum of rural, urban and suburban households (Bunting et al., 2004; Canada Mortgage and Housing Corporation, 2003). In 1993, the federal government stopped funding new social housing provision. In 2001, the province of Ontario shifted the funding and administration of public and social housing to municipalities. As a result, very little new social housing has been built for 15 years. In turn, there has been a significant increase in the number of people without suitable, adequate and affordable housing (Hulchanski, 2006; Moore and Skaburskis, 2004). Further, an increasing number of individuals and families are paying more than 30% of their income on rent – an affordability benchmark – leaving them at risk of homelessness (Bunting et al., 2004; Moore and Skaburskis, 2004). Groups with the highest probability of paying above the affordability benchmark for housing are: new Canadians; renters; women with children; those living in Vancouver or Toronto; and – the focus of this study – those individuals living alone (Rea et al., 2008). For the most part unheeded, housing advocates and academics have called upon the federal government to enshrine housing as a human right and to develop a comprehensive national housing plan. Hulchanski (2006) points out that there is a housing system in Canada, but one in which the government has historically emphasized policies that benefit those with the financial means to purchase a home.

In the past two decades, an expansive literature on the substantive issue of homelessness has been developed. For the purpose of this study, the focus is on policy rather than on individual factors contributing to or resulting from homelessness, thereby excluding literature specific to health, mental health and social inclusion. From a policy perspective, homelessness is both an affordability and supply problem. Whether an individual or family is without a place to live on a temporary or long-term basis, the social, health and economic costs of homelessness are readily imaginable and well documented in the literature (Carter and Polevychok, 2004; Miko and Thompson, 2004; Schiff, 2007; Walks and Bourne, 2006).

This study focuses on one segment of the population confronting housing affordability issues: non-senior, one-person, low-income tenants. In fact, half of the households paying more than 50% of their income on rent are single person households (Pomeroy, 2001). Rural homelessness is a growing and an increasingly recognized issue. Pertinent to this study, one issue specific to rural homelessness is the pressure on housing markets in rural areas adjacent to urban centres (Fairbairn and Gustafson, 2008). Not only is there migration from rural areas to cities, but the reverse happens as well, with people moving in hope of finding lower-cost housing outside the city. Housing costs are highest and homelessness is most visible in Canada's largest metropolitan areas such as Toronto and Vancouver (Rea et al., 2008). What is less understood is how mid-size cities and their adjacent counties are responding to an increasing number of households needing affordable housing. Because municipalities are now responsible for social housing in Ontario, there is a small but growing literature on this topic (Evans, 2007a; Evans, 2007b).

## 2. Goals and Objectives

The purpose of this study is to understand the scope and experiences of single applicants on social housing wait lists in Ontario. Using a case study format of two Census Metropolitan Areas (CMAs), Guelph and Kingston, the municipal response to those on the wait list and the housing experience of non-senior, one-person households will be examined. Accordingly, the objectives are to:

- review relevant literature
- produce a policy analysis
- analyze wait list data specific to one-person households
- document and interpret the problem from the perspectives of policy-makers and non-senior, one-person applicants themselves.

## 3. Canadian Housing Policy

To situate this study within a broader policy discussion, a brief overview of the federal government's role in housing policy in recent decades is provided. With reference to housing affordability and supply issues, a brief overview of who is disadvantaged in the housing market will be examined. This is followed by a look at the policy gap specifically for one-person households.

Historically, there has been an emphasis on market forces taking care of the housing needs of Canadians with federal government subsidy programs primarily targeted at facilitating home ownership. Either by way of renting or buying a home "...the market is the mechanism by which approximately 95% of Canadians obtain housing" (Hulchanski, 2005b: 1). Alternatively, the majority of affordable rental housing built in the post-war period in Canada was subsidized by government. This includes: direct spending on government-owned public housing; subsidies to non-profit organizations and cooperatives; and subsidies to private developers (Drummond et al., 2004). Following the *National Housing Act* amendments in 1949, the federal government funded on average 850 public housing units per year between 1949 and 1963. The number of public and social housing units peaked at 25,000 units in 1983 (Hulchanski, 2002). However, by 1993, the number of new subsidized social housing units funded by the federal government was zero (Hulchanski, 2002). Bacher (1993) illustrates how housing policy has been the arena where ideology is contested since the turn of the 20th century. Federal and provincial levels of government, with some periods of exception, have for the most part been sympathetic to private sector housing development. In times of apparent legislative support for social housing, they have often implemented regulatory practices that actually impede its development (Bacher, 1993).

A recent comprehensive report on poverty in rural areas notes that in 1974 the federal government introduced the first housing program, the Rural and Native Housing Program, which was in effect until the early 1990s (Fairbairn and Gustafson, June 2008). Not until 2001 did the federal government, through the Affordable Housing Initiative, begin to reinvest in affordable housing. The criticism of this two-phase initiative, both in 2001 and 2003, was its focus on urban Canada.

### **3.1. Dualism and the Liberal Welfare State**

Canada is a liberal welfare state as are some European countries, the United States and Australia. Strong government support for private market solutions that benefit the majority of the population is the hallmark of this state structure (Hulse, 2003). As Hulse states "...liberal welfare regimes have an institutionalized pattern of *dualism* in power relations that shape targeted and means-tested welfare provision for a minority whilst providing strong state support for private market solutions for the majority of the population" (Hulse, 2003: 29). In her study, she examines the interaction between governments, markets and households in the rental-housing sector in four countries: Canada, the United States, New Zealand and Australia. Hulse (2003) uses descriptive statistics and a review of the literature pertaining to government housing programs and policy in each country to substantiate the notion of dual housing systems.

In 2001, 37.1% of CMA households were renters and 62.9% were homeowners (Jakubec and Ehrlich, 2005). Hulchanski (2006) has written on Canadian housing policy and the dualism of the housing system. He argues, "As in the United States, though not in many other Western nations, there is a pervasive cultural and institutional bias against renting" (Hulchanski, 2006: 228). By comparing policy initiatives that favour homeowners versus renters over time, Hulchanski (2006) also illustrates the dualistic nature of the housing system and suggests that rarely do homeowners consider the benefits they receive as part of a larger housing system. For example, non-taxation of capital gains on the sale of an owner-occupied home was introduced in the early 1970s. Owners take this for granted as an entitlement and not a tax subsidy (Hulchanski, 2006). Less comprehensive or consistent has been the state's role in the rental housing market. Low-income households generate a social need for housing rather than a market demand for it (Hulchanski, 2006). Canada's role in providing affordable or social housing is surprisingly small when compared to other countries. For example, some argue, "There is simply no evidence that governments have ever intended to make progress towards a more inclusive and just housing system" (Hulchanski, 2006: 237).

### **3.2. The Supply versus Demand Debate**

One side of the supply versus demand debate upholds that raising incomes or supplementing household rents is the method of solving affordability issues for low-income households. Clearly, most low-income renters are responsible for finding their own housing in the primary or secondary rental markets in which access is based on ability to pay (Hulse, 2003). In Ontario, shelter allowances, although not often reflecting market rents, are built into social assistance rates and thereby linked to individual recipients. Also, rent supplements linked to private market buildings offer another policy intervention that continues to be used on a relatively small scale in Canada (Hulse, 2003). Although rent supplement programs are not available on a consistent basis, some low-income households benefit from rent supplement programs that offset part of their rental costs and enable them to find housing in the private market, particularly when vacancy rates are high.

Despite these income-related programs, the supply of private-market and social housing requires attention. One provincial government report highlights that government subsidized and private-sector rental starts essentially came to a standstill in Ontario in the four years before 2001 (Ministry of Municipal Affairs and Housing, 2001). This same provincial report states that according to Canadian Mortgage and Housing Corporation (CMHC) figures, Ontario needs 16,000 new rental units per year for the next 20 years to keep pace with demand (Ministry of Municipal Affairs and Housing, 2001). Another pressure on the rental housing market is a result of the passage of condominium legislation in the early 1970s. Since that time, rental housing providers and condominium providers compete for zoned building sites. Greater profit margins are often realized by developers of condominiums (Hulchanski, 2006). The importance of government returning to building and sustaining a social housing sector continues to be advocated by a number of authors (Carter and Polevychok, 2004; Hulchanski, 2002; Sousa and Quarter, 2003). This policy debate can be drawn on political lines: market-oriented proponents favouring policies that address income solutions; and liberal/left governments advocating social housing supply as necessary to address the private-market failure to provide for the needs of low- and moderate-income households (Lapointe et al., 2006).

One of the key arguments supporting the private sector taking care of Canadians' housing needs that must be dismantled is the concept of filtering. There are different definitions of filtering or welfare filtering, but essentially it is a market process by which aging housing stock decreases in value and rents decline as higher-income occupants leave for newer buildings. The argument according to market theorists is two-fold: First, that newly built homes or rental units will become less appealing over time, and thus move into the affordable portion of the market (Ministry of Municipal Affairs and Housing, 2001). Secondly, that even high-income homeownership and rental development increases availability because it adds to the overall housing supply. Skaburskis (2006) and Skaburskis and Meligrana (2004) researched the filtering process. Their findings not only undermine these assumptions, but indicate a number of factors pushing rents in the opposite direction in CMAs; a trend indicating reverse filtering (Skaburskis and Meligrana, 2004; Skaburskis, 2006).

#### **4. Housing Policy in Ontario**

In 1995, with the election of a Conservative government, Ontario witnessed the ushering in of a new era of provincial housing policy. Funding for new social housing was immediately and completely withdrawn. Over the course of several years, the responsibility for finance and management of social housing devolved to municipalities through the *Social Housing Reform Act*, 2000. (Sousa and Quarter, 2004). Another change pertained to the rent control system that had been in place in Ontario in various forms since 1975. "The *Tenant Protection Act* relaxed the rent-control regime and altered the historic philosophy by introducing rent decontrol, which preserved the cost-pass-through approach for existing tenants but removed initial rent protection for new tenants" (Smith, 2003: 214). The neoliberal premise on which these deep cuts and legislated changes were made in housing and other sectors suggested goals of privatization, individualism and reliance on the market for housing Ontarians (Hackworth and Moriah, 2006). Now that several years have passed, there is an opportunity to examine the similarities and differences across municipalities as a means of exploring the local impacts of these wider processes.

The direct effects of the federal and provincial government's withdrawal from the realm of affordable housing, namely increasing absolute homelessness across a spectrum of households, caused consistent and mounting government pressure from advocates in communities across Ontario. In 2001, the federal and provincial governments partnered with municipalities to introduce the Affordable Housing Initiative (AHI). Consistent with the historic pattern of on-again, off-again housing policy, this program was the first reinvestment in housing programs in six years. This reinvestment, however, was a significant departure from the decades previous:

Whereas the federal and provincial governments used to provide funding to develop affordable housing; they now talk of a "contribution" with the housing provider having to find the resources to make it happen. The result is that the senior levels of government do not see themselves as "responsible" for making affordable housing happen (3KI iii, 2008). [See Appendix A for a general identification of key informants.]

This withdrawal of federal and provincial levels of governments and its implications for municipalities will be more fully explored in the two case studies.

## **5. Affordability and Low-income Households**

### **5.1. Who Has Affordability Issues?**

Affordability is central to discussions of homelessness. Moore and Skaburskis (2004) use a quantitative methodology to examine the changing numbers and socio-demographic composition of households experiencing shelter problems in Canada. In particular, their results indicate that one-person households, male and female, and single parent households (primarily female-led) are concentrated in the lowest income group who also have the highest shelter-to-income ratios (Federation of Canadian Municipalities, 2008; Moore and Skaburskis, 2004). These household types are also most predominant in Canada's largest cities (Moore and Skaburskis, 2004). These findings are replicated in a number of studies examining the household profiles of those who are homeless or at risk of losing their housing (Hulchanski, 2005a; Hulse, 2003; Schiff, 2007). The extent to which these household types are reflected in mid-size cities and surrounding rural areas will be further explored in this study.

CMHC and Statistics Canada collaborated on the first longitudinal review (five year) of housing affordability by including a section on shelter costs in Statistics Canada's Survey of Labour and Income Dynamics (SLID) (Rea et al., 2008). Their findings indicate the lowest income group tended to exceed the affordability benchmark persistently across a three-year period, whereas the higher the income, the more likely households were to move back and forth across the affordability threshold (Rea et al., 2008). This study points to the importance of longitudinal data in understanding the dynamic nature of affordability: spending more than 30% of income on shelter is persistent for some and transitory for others (Rea et al., 2008).

## 5.2. The Situation for One-Person Households

In keeping with many other countries, the trend in Canada is toward smaller household size, decreasing empirically with each successive census (Statistics Canada, 2007b). For example, in 1941, one-person households made up 6% of all households. In 2006, this had climbed to 26.8% (Statistics Canada, 2007a). Female-led, one parent families and one-person households are more likely to spend above the affordability benchmark: 42% and 44% respectively in 2004, which is more than double the proportion of the population as a whole (20%) (Rea et al., 2008). Also, findings from a province-wide survey of social housing waiting lists show that single-person households experience the longest wait times. Applicants in the majority of the surveyed communities waited three-to-10 years for a subsidized unit (Lapointe et al., 2006).

For singles, problems of affordability and lack of supply of social housing are particularly pressing. Bacher (1993) points to historical roots of government ignoring the plight of singles. Post-Depression public housing was built entirely for families. Lack of housing policy in combination with inadequate social assistance rates created especially dire circumstances for singles. Bacher (1993) notes that Ontario was the first province to end discrimination against singles in 1988 by opening up eligibility to social housing. In turn, the federal government adopted this policy for co-operative housing (Bacher, 1993). Perhaps not coincidentally, as third-sector organizations representing street-level services, such as churches and shelters, became involved in providing social housing, the needs of single-person households finally began to be addressed. Historically, the development of social housing for singles has lagged. With a smaller proportion of supply, it is not surprising one-person households have the longest wait times today.

## 6. Methodology

Based on the premise that homelessness is not only a big city problem, this study examines two CMAs – Guelph and Kingston, Ontario. Since the *Social Housing Reform Act* (SHRA) of 2000, when the responsibility for financing and administering social housing was devolved to the municipalities, there has been a growing interest in comparing different approaches and innovations to issues of homelessness across Ontario. Both the CMAs selected for this study may be perceived as fairly affluent communities without problems of homelessness. This study explores whether the issues faced by one-person households are unique to Canada's largest urban centres or are in fact experienced more broadly.

Achieving CMA status in 2006, Guelph was chosen because it represents a growing CMA in the economic region of the greater Golden Horseshoe that has both a rural (the County of Wellington) and an urban area. The City of Kingston was selected because it is outside the greater Golden Horseshoe region, is similar in size to Guelph and is responsible for social housing in the City of Kingston and the County of Frontenac. Interestingly, both Guelph and Kingston have universities and, therefore, another seasonal pressure on the affordable housing supply.

The term one-person household is used in this report interchangeably with single person or singles. For the purpose of this paper, a one-person household is considered an economic unit, whether the person lives with others or in his or her own dwelling. This is not to be confused with the Statistics Canada definition of non-family households, which can either be one-person households, someone living alone in a private dwelling or two or more unrelated persons who share a private dwelling (Statistics Canada Dictionary).

## **6.1. Research Questions**

The following broad research questions are addressed:

1. What percentage of social housing applicants apply for bachelor or one-bedroom apartments? What are the wait times for one-person households? Are there differences in wait times for rural versus urban applicants?
2. What is the housing experience of one-person households while they wait for social housing to become available?
3. What regulatory and legislative tools do municipalities use to respond to the needs of low-income, one-person households, and other groups, while they wait?
4. What policy recommendations could be made to improve responsiveness to this demographic in Guelph-Wellington and Kingston-Frontenac as well as other municipalities?

## **6.2. Method of Data Collection**

In order to answer these four research questions, several methods of data collection were utilized. These included: in-depth interviews with social housing applicants and key informants; policy analysis; and analysis of social housing wait list information.

### ***6.2.1. Interview Recruitment Strategies***

In Guelph-Wellington and Kingston-Frontenac, there were two main strategies for finding participants to interview. Social housing applicants were made aware of the study through a flyer posted at a variety of community agencies. Also, staff from four community agencies agreed to assist with participant recruitment for interviews. These were: Fresh Start Housing Centre in Guelph; Community Resource Centre of North and Centre Wellington located in Fergus; and Housing Help Centre in Kingston. Frontenac Employment Resource Centre agreed to post a flyer outlining the study.

The other strategy was a direct mail-out to a sample of applicants on the social housing wait list from each housing registry. In mid-September, staff from Wellington-Guelph Housing Services sent out a letter and flyer to 50 randomly selected city applicants and 10 county applicants. At the time of the mail-out, only 10 applicants were applying to live in the County of Wellington who were not seniors

Each month the Housing Registry in Kingston sends out annual/eligibility reviews to wait list applicants. In early September, staff from the City of Kingston Housing Registry sent out 78 annual/eligibility reviews required for that month. A letter and flyer outlining the study were included in the package to applicants.

The qualitative data collection involved interviews with applicants and key informants. Eight in-depth interviews in Kingston and 10 in Guelph were conducted with applicants over five weeks. Six men and 12 women contacted the researcher to participate in this study. Each interview was 30 to 60 minutes long. In Kingston-Frontenac, five people contacted the researcher after receiving the flyer in the mail from the Housing Division and three of those people were interviewed. The remaining five interviews were arranged by staff from the Housing Help Centre in Kingston who talked to people accessing the Centre during daytime hours and those staying in the overnight shelter in their building. In Guelph, eight people contacted the researcher after receiving the flyer in the mail from the Housing Division and five people were interviewed. The other five interviewees either saw the flyer posted or were recruited by Fresh Start staff.

For each Service Manager site, policy-makers were identified by reviewing department organizational charts and through a snowball sampling technique. Management for the Social Housing Registries and a staff representative from planning departments were specifically identified to be interviewed. Also included are several key informants located outside Kingston and Guelph, who offer insight on coordinated wait lists, supportive housing and funding arrangements. Appendix B includes semi-structured interview guides for both key informants and applicants.

To ensure the paper accurately reflected a participant's contribution, a final draft was sent out to applicants and key informants for their feedback. Copies were distributed by email, direct mailing and also a copy was left at the participating agencies. During a two-week period, people had an opportunity to make comments about the sections relevant to their participation.

### **6.2.2 Local Policy Analysis**

In order to better define the parameters of this study, the policy analysis was limited to a retrospective examination of the documents since the City of Kingston and the County of Wellington's most recent affordable housing strategy. This included City Council and relevant committee minutes and other planning reports. Policy documents from all levels of governments regarding affordable housing were utilized as secondary documents for this research component. The emphasis for this aspect of the research was wait list policy issues and strategies each Service Manager utilizes to increase the supply of affordable housing with or without federal and provincial government funding.

In-depth information was gathered from a number of sources and inductively explored. Themes from the data specific to the topic of the social housing wait list and one-person households were identified. Text analysis was not completed for the qualitative portion of this paper. This study received ethics approval through the Office of Research Ethics for the University of Waterloo.

### 6.3 Study Strengths and Limitations

This study is unique in that it brings together information from a number of sources to critically examine one household type experiencing housing affordability issues. Information and recommendations generated will be useful for future planning activities in Guelph and Kingston. Significantly, rural and urban differences for one-person households will be highlighted. Although each municipality and local housing market is unique, it is anticipated that the lessons learned from this study will have some relevance to other Ontario municipalities. Another strength of this study is that it blends the voices of applicants with broader policy concerns.

In terms of limitations, direct comparisons cannot always be made between Kingston and Guelph housing registries because of variations in their administrative practices and databases. Further, an in-depth analysis of all the affordable housing initiatives in each CMA is beyond the scope of this paper. Specifically, the variety of municipal and community support services were not examined. Project time constraints limited the breadth and depth of literature that could be scanned for this study, both from academic and professional sources. Also, by highlighting the situation for one-person households, the urgent housing needs of others on the wait list are overshadowed. This study does not specifically address the housing experience of youth or those over the age of 65.

## 7. Ontario Case Studies

### 7.1. Rental Market Information for Case Study Sites

A healthy vacancy rate in a community is benchmarked at 3% (Ontario Non-Profit Housing Association and Cooperative Housing Federation of Canada, 2006). Both Kingston and Guelph CMAs have seen a decrease in their overall apartment vacancy rates in the past year. As of spring 2008, Guelph's vacancy rate was 2.5% and Kingston's was 2.6% (Canada Mortgage and Housing Corporation, 2008). Both communities are below the provincial average of 3.1%. Included in the table below are vacancy rates specific to the types of accommodation one-person households may be seeking. Both the Guelph and Kingston CMAs are below the provincial average; however, notably Guelph CMA has a somewhat better vacancy rate for bachelor units than does Kingston CMA.

**Table 1. Private Apartment Vacancy Rates (%) by Bedroom Type for Ontario CMAs**

Centre	Bachelor		1 Bedroom	
	Apr-07	Apr-08	Apr-07	Apr-08
Guelph CMA	3.1	2.4	2.5	2.2
Kingston CMA	1.3	1.8	2.9	2.8
Ontario 10,000+	4.3	3.3	3.8	3.1

Source: Canada Mortgage and Housing Corporation, 2008.

In terms of rent, both CMAs have lower rents than the Ontario average with Kingston showing slightly lower rents than Guelph in the bachelor and one-bedroom apartment categories. Significantly, the higher vacancy rates in Guelph CMA for bachelor units are offset by higher rents. However, Kingston has slightly lower rents and a corresponding lower vacancy rate for bachelor units.

**Table 2. Private Apartment Average Rents (\$) by Bedroom Type for Ontario CMAs**

Centre	Bachelor		1 Bedroom	
	Apr-07	Apr-08	Apr-07	Apr-08
Guelph CMA	579	602	731	754
Kingston CMA	554	580	689	734
Ontario 10,000+	665	677	794	812

Source: Canada Mortgage and Housing Corporation, 2008.

Renters in both CMAs can expect a tight rental market and, as the numbers may suggest, a downward trend in vacancy rates. Also, both CMAs have seen an increase in rents for bachelor and one-bedroom apartments between April 2007 and 2008. Specifically, an increase of 2.4% in bachelor and one-bedroom apartments in Guelph CMA and in Kingston CMA, a 2.8% rent increase for bachelor units and a 3.2% increase in rents for one-bedrooms.

How a low-income renter fares in securing suitable and affordable accommodation in these two CMAs becomes the next question. Clearly, an average rent for a bachelor or one-bedroom apartment is unobtainable in either CMA or anywhere in the province for a person on Ontario Works whose monthly shelter allowance is \$356. At the time this study was conducted, a person receiving Ontario Works had a maximum monthly income, combined basic needs and shelter of \$560 per month, and a single person receiving the Ontario Disability Support Plan (ODSP) was given \$999 per month. As of December 1, 2008, social assistance rates in Ontario increased by 2%. Given these social assistance rates, a person's entire monthly income would not cover a bachelor apartment of average market rent in either community. For those receiving ODSP, the maximum shelter allowance is \$454 for a single person. Here again provincial averages for bachelor and one-bedroom apartments are out of reach. According to the table above, in order to afford a one-bedroom apartment in the two CMAs, a person spending the affordability benchmark of 30% of their income on rent, would need an income of close to \$30,000 per year. This places the average bachelor and one-bedroom unit beyond the means for a minimum wage earner whose annual income is \$18,200, or for those receiving ODSP at \$12,240 or Ontario Works at \$6,864 per year.

## 7.2. Provincial Housing Policy at the Local Level

Devolution of social housing to 47 Service Managers across Ontario was provincially mandated in 2000. It has resulted in the organizational structure to finance and administer social housing that we see today. Although there are in fact four separate municipalities, the County of Wellington is the Service Manager for social housing, social services and child care in the County of Wellington as well as the City of Guelph. In Kingston, the City is the Service Manager for the same program areas for both the City of Kingston and the County of Frontenac. In both cases, the largest share of social housing units are located in the city. These two Service Managers are also responsible for social housing in the smaller surrounding communities; housing historically built for seniors (IKI i, 2008). The service management model was provincially mandated in the *Social Housing Reform Act* (SHRA, 2000). Each community designated its own Service Manager. This administrative difference may be important for program structure and operation and, therefore, also potentially for the provision and accessibility of social housing for one-person households. From this point on in the report, the City of Kingston and the County of Wellington will be referred to as the Service Managers of the portfolios of social housing within the actual city limits and surrounding counties.

In reviewing local housing policy, three questions were considered as a framework for analysis. This framework emphasizes the role of the municipality and is in keeping with the research objectives. These questions are a starting point for examining a specific aspect of policy and by no means suggest an exhaustive list of questions or all the possible interfaces that affect the development of affordable housing at the local level. The guiding policy analysis for the questions are:

- Do specific service management arrangements affect opportunities or become barriers to the development of affordable housing in each community?
- What specific strategies is each Service Manager using to support the building of affordable housing in each community since the most recent Service Manager Housing Statement?
- Are low-income, non-senior, one-person households identified as a significant group experiencing affordability issues in municipal or community reports and, if so, how has the municipality responded to their needs during the implementation phase of their respective housing strategies?

It became clear early on in the interview process and review of policy that each Service Manager's approach within its local and regional context has obvious strengths and weaknesses in planning for and developing a response to affordable housing and homelessness. This is within a context of very limited or no contributions from the provincial and federal governments to build what has been traditionally referred to as social housing and unevenly distributed rent supplements and/or contributions to build affordable or low-cost housing.

## **7.3. Local Policy and Planning**

### **7.3.1. City of Kingston's Recent Housing Strategy**

Written in 2005, Kingston's most recent affordable housing strategy is the *Kingston Model for Action: Affordable Housing Supply* (City of Kingston, 2005). This document lays out a proactive framework to increase the supply of adequate, affordable and accessible housing in Kingston. As stated earlier, the City of Kingston has assumed the responsibility of Service Manager for social housing in Kingston and the County of Frontenac. The model moves beyond managing the existing social housing portfolio and outlines ways for the City of Kingston to increase the supply of affordable housing along the spectrum of emergency shelters through to affordable home ownership. What relationship, if any, the County of Frontenac has to this model is unclear and was explored more fully during interviews with key informants.

One-person households along with other groups are identified in the report, but not with supporting statistics. The model integrates a strategic vision for affordable housing with the key elements necessary to generate a continuum of affordable housing at the local level. It sets out a process and targets now spearheaded by the proposed Affordable Housing Development Committee (AHDC). The AHDC, which came into effect soon after it was proposed, is an advisory committee to the Community Services Committee that reports to City Council. The AHDC includes the following representatives: a City Council member; the Housing Manager; two community champions; a private developer; a non-profit housing provider; a tenant; a landlord; a representative from a community-based service agency; a financial expert; and, as of 2006, a representative from the County of Frontenac. The report notes that the challenge for AHDC members will be to learn how the various legislative and regulatory provisions apply to developing affordable housing in its community.

A brief description of some of the regulatory, financial and legislative tools employed to encourage affordable housing to be built in Kingston includes the capital facilities by-law and equalization of the tax-ratio for 35 years. Both of these were enacted in order for Kingston to take part in the pilot phase of the Affordable Housing Program (AHP) (1KI i, 2008). These templates were also shared with the surrounding County Councils to ensure barriers to build affordable housing were removed (1KI i, 2008). In the past few years, the City established an Affordable Housing Construction Reserve fund to make grants up to a maximum of \$6,000 to developers who build affordable housing. Also, the City of Kingston has an internal protocol for identifying surplus lands. Under this process, the municipality was able to make donated land available to groups such as Habitat for Humanity. Other initiatives include a review of policies such as: controlling conversions and demolitions specific to affordable housing; brownfields development; and inclusionary zoning. The 2007 Progress Report on the model illustrates that Kingston is systematically reviewing various mechanisms to reduce barriers and create incentives for developing affordable housing.

Kingston has received funding allocations under the AHP both in phase one in 2001 and phase two in 2003. Most recently, they received affordable housing funding through the provincial initiative – Delivering Opportunities for Renters (DOORS). During the pilot, the City of Kingston built 113 units, with the contribution from the federal and provincial governments capped at \$25,000 per unit. Consensus from key informants was that this amount was too little to sustain the units as affordable. During the second phase of the AHP, the contribution from other levels of government was \$70,000 per unit, a significant increase. Interestingly, in Kingston’s most recent allocation of \$6.62 million from DOORS funding, \$5.2 million has been earmarked to build between 40 and 45 units, primarily one- and two-bedroom units, with a contribution of \$130,000 per unit. According to senior management, this will substantially reduce the providers’ carrying costs, allowing them to charge affordable rents over the long term.

We’re going to contribute \$130,000 per unit, let’s make it truly affordable, almost. I don’t want to call it social housing but we will be able to house a person on Ontario Works or ODSP on the social housing registry...but they would be paying maximum Ontario Works and ODSP shelter allowance (2KI i, 2008).

The various rent supplement programs as well as the City of Kingston-funded rent supplements contribute to the overall supply. With no interest from private landlords, the City of Kingston has used its rent supplements primarily to deepen existing subsidies to those already in affordable housing (1KI, i, 2008).

The apparent strength of the Kingston model is its “practical and action-oriented approach.” The report sets out concrete goals in order to achieve an increase in supply of affordable housing with leadership from the recommended AHDC. The model and reports subsequent to this identify the urgent need for affordable housing in Kingston. The model places the emphasis squarely in the arena of increasing supply and highlights some of the components necessary to do so. It establishes the task for the municipality to decrease regulatory barriers under its jurisdiction. It is significant that by using the most recent flexible DOORS funding, the City of Kingston is able to maximize the contribution from government to \$130,000 per unit, thereby attempting to ensure the affordable housing is sustainable. Key informants consistently talk about the importance of community involvement and ongoing dialogue with groups such as the Poverty Roundtable and Housing and Homelessness One Table (HHOT) (2KI i, 2008; 2KI ii, 2008; 2KI v, 2008).

Key informants from the Housing Division suggest that Kingston has consistently been included in funding allocations from the provincial and federal governments for several reasons that include: a low vacancy rate; a supportive City Council; and a senior manager’s expertise in social housing at the provincial level (2KI i, 2008; 2KI ii, 2008; 2KI v, 2008).

The Kingston model has set the policy stage for some important work in affordable housing. Key informants articulate two key criticisms. One criticism of the model is the lack of demographic and housing market data by which to link goals and objectives to identified needs. This is important for a number of reasons, but fundamentally because information is needed in order to set targets and make revisions to Official Plans (2KI i, 2008; 2KI iv, 2008). The other key criticism relates to the focus of the document, *Kingston Model for Action*. In fact in 2007, the County of Frontenac completed a report, “Responding to Housing Needs in Frontenac County” (8020 Info. Inc., 2007). A key county informant notes that there has been unanticipated growth

in some parts of the county and not a mechanism to track trends and plan for growth (2KI iv, 2008). The report calls upon the Consolidated Service Manager (the City of Kingston) to complete a detailed profile of all housing in the county and develop a system to track homelessness and housing needs. In response to feedback internally and externally, management has targeted completion of a Service Manager Housing Statement in 2009. This will fill an important informational gap needed to conduct land use planning in both the city and the county.

### **7.3.2. Wellington-Guelph Housing Strategy**

The Wellington and Guelph Housing Strategy of 2005 was prepared by the Service Manager, the County of Wellington, and provides a comprehensive documentation of who needs affordable housing in Guelph-Wellington. Different from the Kingston Model, this strategy is the Consolidated Service Manager Housing Statement (formerly called Municipal Housing Statement) and is a key tool used to update Official Plans.

Some of the information presented in this report is relevant to this study. For example, as compared to the City of Guelph and Canada-wide statistics, the county has proportionately more couple households, with or without children, and proportionately fewer one-person households and one-parent families. Based on Statistics Canada Profiles 2001, in Guelph one-person households comprised 24% of households and in the county 17% (Wellington and Guelph Housing Strategy, 2005). As of 2000, there were 3,620 households in the Guelph and Wellington area who were earning less than \$15,000 per year. Of this group, 63% were one-person households and 15% lone-parent families (Wellington and Guelph Housing Strategy, 2005). Unfortunately, these statistics do not identify how many of these household types live in the city and the county for those earning less than \$15,000 per year.

In terms of units built, the County and the City created 94 units of new affordable housing with 2002 funding of \$2.3 million from the Canada-Ontario AHP. Of the 94 units, 61 are one-bedroom units for non-seniors: nine in Arthur and 52 units in several developments in Guelph. Late in 2005, an additional \$4,345,000 was allocated through the AHP to the County of Wellington to create another 111 units in Guelph and Wellington by 2010 – with \$3.85 million capital funds, or a contribution of \$70,000 per unit to create 55 rental units. Fifteen of these units must be targeted to specified groups with support needs. Of the 55 units, 33 are one-bedroom units for non-seniors in the community of Fergus. The remaining \$495,000, or 56 units, is geared to an affordable home ownership program whereby eligible homeowners would receive a forgivable loan of up to \$8,800 toward the down payment on an ownership property. In addition, in 2005, the County committed to funding, beginning in 2006, 10 additional rent supplements per year, at an estimated cost of \$70,000 per year.

A local policy-maker identifies Guelph's long-standing shared rental accommodation policy as progressive and one that permits basement apartments "as of right" in all single- and semi-detached dwellings (1K ii, 2008). This policy, while progressive, focuses on the housing needs of the college and university student population, but has relevance to low-income groups. This key informant also identifies Guelph's strong policies to prevent removing lower-cost housing due to condominium conversion; a policy approach other municipalities have adopted (1K ii, 2008).

As in Kingston-Frontenac, there are some apparent tensions with this service management arrangement within the municipal context that have unfolded since devolution. As is Kingston and Frontenac, Guelph and Wellington are separate municipalities. The City of Guelph is not a lower-tier municipality of the County of Wellington; however, for the purpose of social housing and social services the County is the Service Manager. At a City Council meeting in February of this year, the City gave the County notice it planned to terminate existing financial agreements in one year and go to arbitration to come up with a more equitable cost-sharing arrangement for social housing and social services (*Guelph Tribune*, March 4, 2008). Tensions came to the fore during 2008, over whether the County was willing to share the cost for a youth shelter located in Guelph. This had implications for the City of Guelph. One consequence was that without the County's participation, the shelter was not eligible for per diems from the province necessary for operational costs (*Guelph Tribune*, June 27, 2008). In terms of social housing and social services, under the current arrangement the City pays 75% or more of the costs. The Mayor suggested that under a weighted assessment, the City's share should be approximately 60-65% (*Guelph Tribune*, March 4, 2008).

#### **7.4. Wait List Information and Issues**

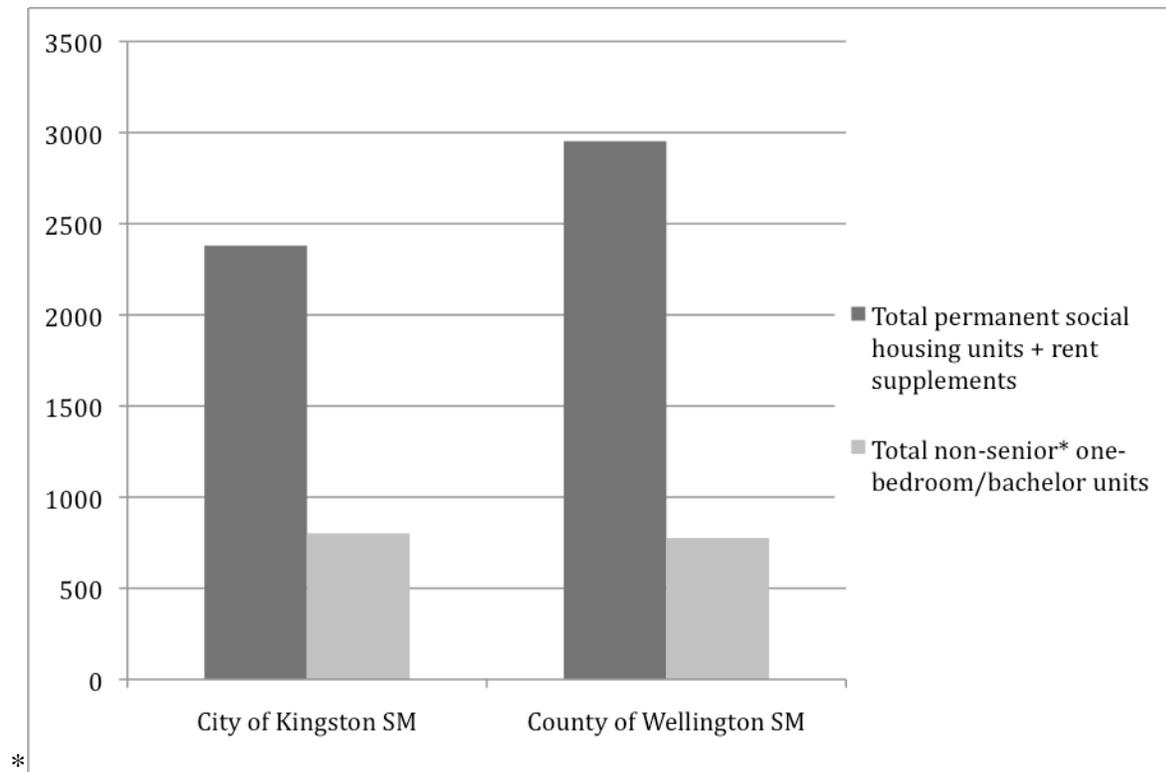
Depending on the social housing supply in each community, non-senior, one-person household applicants are eligible for shared accommodation, bachelor or one-bedroom units. They compete for one-bedroom units with couples without dependents. The wait for a particular size of unit and a specific location varies. For example, in some communities a person will wait longer if they choose one-bedroom options and shorter if they are willing to accept a bachelor unit or shared accommodation. Further, particular buildings and locations are considered to be more desirable by applicants, thereby creating disproportionately longer wait times (3KI i).

Social housing wait lists are one indicator of quality of life in a community (Federation of Canadian Municipalities, 2008). Importantly, they are not a true reflection of housing need for a number of reasons. People can become discouraged with lengthy wait times and not bother to apply. Applicants may be taken off the list if their information is not updated on an annual basis, or if they do not notify the registry of address changes. Others may be ineligible due to lack of appropriate identification to include with their application. These are examples of why low-income households would not be reflected on social housing wait lists. Also, the lack of wait list information for particular groups can be evidence of a vital gap (Federation of Canadian Municipalities, 2008). For example, if social housing does not exist in a community, then there is no housing to apply for. This is especially pertinent to smaller communities in the surrounding rural areas. According to a recent report, one-person households are one of the groups with the longest wait times for social housing (Ontario Non-Profit Housing Association, 2007). Keeping these issues in mind, social housing wait lists do offer some insight into the balance between supply and demand for affordable housing that will be explored more fully for Kingston-Frontenac and Guelph-Wellington.

In terms of managing the waiting lists, there is some variation across Service Managers regarding the way wait list information is collected and stored. Wellington-Guelph Housing Services differentiates administratively between those who applied and those who are eligible for social housing; with the latter number being smaller. Eligibility is pending until documentation is received and annual reviews complete. It is important to keep in mind, singles and couples are both on the one-bedroom list and neither the Kingston Social Housing Registry staff nor Wellington-Guelph Housing Services were able to separate out couples from singles on their database. Because of the dynamic nature of waiting lists, it is impossible to provide exact numbers. Although wait lists change daily, they do offer a snapshot of supply and demand for those who apply.

First, a comparison of the total number of permanent social housing units and rent supplements is provided for the two Service Manager portfolios.

**Figure 1. Social Housing Units and Rent Supplements**



\*

Note: The City of Kingston defines non-senior as less than age 65 and the County of Wellington defines non-senior as less than age 55.

Figure 1 summarizes the total number of permanent social housing units and rent supplements both Service Managers finance. The portfolio for the County of Wellington Service Manager includes 2,754 permanent social housing units and 199 rent supplement units. The number of non-senior units (under age 55) that singles and couples are eligible for is 776 units, or 28% of the portfolio. The portfolio for the City of Kingston Service Manager includes 2,380 rent supplements and permanent social housing units. Of that total, the number of non-senior bachelor and one-bedroom units for those under the age of 65 is 802 units, or 34% of the total portfolio. Of the 802 units, 4% are located in the County of Frontenac.

The number of non-senior, one-person households on each social housing wait list and how long they wait will now be examined. Between January and September 2008 in the County of Wellington, 323 individuals and couples applied, or their application was reactivated, for a bachelor or one-bedroom unit. This is an average of 35.88 applicants per month. In turn, 112 people, or an average of 12.44 applicants per month, were offered a bachelor or one-bedroom unit. In other words, the demand for non-senior, one-bedroom and bachelor units is 2.9 times the supply (County of Wellington Housing Services, 2008a). For the same time period, the average number of non-senior individuals and couples who are eligible or who have applied but are pending eligibility is 520 per month (County of Wellington Housing Services, 2008b).

In the City of Kingston, as of early October 2008, there were 1,067 households on the waiting list and of that 599 applicants under the age of 65, or 56% of applicants, were waiting for a bachelor or one-bedroom unit.

According to the City of Kingston Social Housing Registry Program, non-senior, one-person households wait approximately three years for a one-bedroom unit in the county, and four to five years or more for a one-bedroom apartment in Kingston. For the County of Wellington Service Manager, those waiting for a one-bedroom unit wait three to nine years in Guelph, and three to five years in the county.

As stated previously, direct comparisons between the two Service Managers are not possible because they have different administrative practices and policies. Significantly, they define non-senior differently, which affects the numbers presented for both supply and demand.

#### **7.4.1. City of Kingston Social Housing Registry Program – Homeless Priority Status**

Certainly, one bedroom is our target population, you know, as you've seen in the waiting list numbers. 600+ on the waiting list are waiting for one-bedrooms out of the thousand. So it's a significant portion of the waiting list. So they are a priority group. Absolutely (2KI vii, 2008).

Service Managers operating common waiting lists for social housing are mandated by the provincial government to give priority to a person (usually women) leaving a situation of domestic violence. As does Guelph, the City of Kingston's Registry Service also offers those who are homeless priority status on the wait list and ensures housing providers offer homeless applicants accommodation on a 1:10 ratio from the chronological list. This is a local policy. One key informant talks about the challenges of this policy:

When we first established the homeless priority, we were very all inclusive in criteria. So we included individuals being released from an institution, couch-surfing, if you were being evicted without cause. There were about 10 different categories. Living in shelters, or on the street. Living in a hotel/motel. And so then after about a year, we just found there were so many people that we were granting homeless priority that it wasn't really a priority (2KI ii, 2008).

This key informant explains that under the old system applicants were given the impression they were a high priority when in fact they were waiting up to three years (2KI ii, 2008). In April 2008, the City of Kingston narrowed its definition of homeless to: living in a shelter; living on the street; or couch-surfing. According to this key informant, 80-90% of the people eligible for homeless status would be one-person households because the system has the capacity to house families on an urgent basis. They are monitoring the impact of this recent policy change because it includes people who applied under the old system. Indications are that the majority of the group that receives priority status under the old definition also meets the new criteria (2KI ii, 2008).

#### **7.4.2. Wellington-Guelph Housing Services – Urgent Priority Status**

Wellington and Guelph Housing Services gives special priority to those leaving a situation of domestic violence. This is a provincially mandated policy. Under their jurisdiction, many Service Managers also give priority status to other groups in need, such as people who are homeless. Between 2002 and April 1, 2008, County of Wellington gave priority status to anyone who was homeless. It defined homelessness in broad terms under its urgent category. In 2004, homelessness was redefined to pertain to anyone who was living in the County of Wellington's Emergency Shelter System. In 2008, the homeless category for urgent priority status was phased out and replaced with a policy for extraordinary circumstances. Essentially, an applicant's situation is now considered on an individual basis. Between 2002 and 2008, 933 urgent applications were received with homelessness being the primary reason for the application. Of the 933 applications, 50% had no dependents. This suggests they were either a single person or a couple (internal staff report, 2008). During these years, there was also a change in the ratio of those housed on a priority basis as compared to the chronological list.

In 2002, Wellington and Guelph Housing Services was offering housing to those with urgent homeless status before the chronological list. This changed in recent years to a 1:3 ratio, with one urgent applicant housed and then two applicants from the chronological list. Now, of course, priority is given to those leaving a situation of domestic violence; otherwise applicants are housed on a chronological basis. Extraordinary circumstances are considered on an individual basis and may include things such as people being unable to leave the hospital unless they have housing or families who cannot be reunited with their children without suitable housing.

In speaking with a senior manager, this narrowing and eventual elimination of the urgent category was due to several challenges. Importantly, the number of homeless urgent applicants was high, meaning if there was no ratio, essentially only homeless applicants would receive housing and not those applicants from the chronological list. Once the ratio was introduced, this ensured those on the chronological list were receiving housing; however, the homeless group was confronting longer wait times (1KI i, 2008).

A key issue senior managers identified in their community was the lack of transitional and supportive housing. As a result, those offered housing from the urgent list who need support services on a short- or long-term basis would not receive these services from the housing provider. According to senior management, non-profit providers were complaining of more behavioural issues with those housed from the urgent list and a higher turnover rate resulting in increased costs (1KI i, IKI iii, IKI, iv). One of the rationales for eliminating the homeless priority

is that everyone will be housed chronologically with the intention that those with support needs within the homeless population will be more evenly housed throughout the various providers (1KI i, 2008).

Unwittingly, the move from homeless urgent status to extraordinary circumstance speaks to just how “ordinary” homelessness has become in many communities. The narrowing and eventual elimination of the homeless category indicates that there is a large and increasing number of people who can no longer be viewed as a special category.

Also apparent is that a portion of this group presents challenges for non-profit providers in the area of high turnover, which means higher costs and a lack of services to support people. Considering Guelph has a severe lack of supportive and transitional housing, these challenges are particularly relevant across the portfolio. Guelph and Wellington Housing Services is monitoring the impact this policy change is having on the local shelter system, but early reports suggest an 11% increase in shelter use since eliminating urgent status for people who are homeless (KI I, 2008).

## **7.5. Housing Experiences of One-Person Households on Social Housing Wait Lists**

You’ve got 10 chairs and 30 people, I mean there’s going to be 10 people sitting down and 20 standing up. What else can anybody do about that? It’s, you know, supply and demand. Obviously, the supply has to be increased, that’s the only remedy.... (2A i, 2008).

### **7.5.1. Social Housing and the Single Applicant**

The majority of applicants who participated in this study share two common experiences that bring considerable hardship: a low income and the lack of affordable housing. Other than those two commonalities, what is most striking is the wide range of people’s circumstances. Of the 18 people interviewed in the two communities, two men and one woman were staying at a shelter at the time of their interview. Ten people had housing and two women, one in Kingston and one in Guelph, were moving between friends. Three women interviewed, one in Kingston and two in Guelph, were in social housing and on the wait list to transfer. Interviewees’ income source was either Ontario Works, a disability pension or from self-employment. Interviewees’ education ranged from low literacy to university educated. Of those interviewed, all were white and the majority, if not all, were Canadian born. Cultural differences were not explored. Several people had moved to Kingston or Guelph from other provinces or cities in recent years.

Most applicants saw their experience as typical of other one-person households on the wait list and attributed this to the lack of social housing and the lack of affordable housing generally. To follow are some of the preliminary themes that emerged in talking to applicants on the County of Wellington and City of Kingston social housing waiting lists.

### **7.5.1.1. Change in Circumstance**

Eight people interviewed talked about a sudden change in their life, whether recent or a number of years ago, that precipitated their application for social housing and often a coinciding application for social assistance and/or disability benefits. Some of these changes include: divorce, injury, illness and job loss. For those who had been working, a switch to some form of social assistance meant a dramatic drop in income.

One man talks about what the past two years have been like since he could no longer work as a roofer due to an injury causing chronic pain: “I’ve exhausted all my resources, friends, money, it’s all gone.” Now on ODSP, he has been on the wait list for social housing for the past year and is paying the majority of his income, \$875 per month, on rent. In rent arrears, he is uncertain how long he will be able to maintain his current apartment.

A man, on the list for an accessible unit for two years, talks about a recent injury he sustained. Already with mobility problems, it is now recommended that he use a wheelchair, but he is unable to do so because of the stairs in his current living situation. He states: “If I climb the stairs, I’m aggravating the situation. So, I have no choice but to get into housing as soon as possible” (1A ii, 2008). Now considered a priority on the wait list, he has been waiting for several months for an accessible unit.

Further, those with a sudden change in circumstance talked about the harsh reality of the system they assumed would be there to help. As one interviewee states: “Not everybody wants to be on the system. It’s supposed to be there as a help. It hasn’t been. It simply hasn’t been” (1A iv).

### **7.5.1.2. The Social Housing System**

Applicants talked about their experience applying for housing and maintaining their status on the wait list. Most had some knowledge of the rules. Often people were unsure or had questions about how the rules applied to them. It was apparent that lack of current information on the system and the rules created anxiety for some people. Approximately half the people interviewed had been on the list at some point during the past 10 years, taken off and then reapplied. Several felt their file had been lost. Others did not follow up after making an application. Themes of uncertainty, lack of control and lack of choice were pervasive throughout the interviews, but also came up in the context of the social housing system.

One woman from Guelph, knowledgeable about the system, talks about her awareness of a change in the priority system:

I think they changed the listing for priority and urgent. They used to have you know, if you were a single woman and in an abused woman shelter you were a certain priority, and different things if you were homeless. Yeah, and they changed that and you know I’m very unclear on how.... I don’t think that’s been discussed well, you know, put out to the public. I don’t even know if there’s any kind of priority system anymore (1A, i, 2008).

Uncertainty and lack of control was also an issue for those already living in social housing. One woman, whose children had recently grown and left home, now was one person living in a three-bedroom apartment. According to social housing guidelines, she must transfer to a unit reflective of her household size. With no one-bedroom apartments in her building, her concern is leaving her neighbourhood. Although, her impression was she could be waiting five to 10 years to transfer, this reassurance from staff managing the wait list did not ease her mind. “See I’m in a panic all the time over it because you just don’t know.... Yeah, like where are they going to put you? Like you just don’t know” (1A v, 2008).

Also apparent is the inflexibility of the system and the consequences for people’s lives when they do not have the financial means to find a unit in the private market. A woman in her fifties, living in social housing for the past six years, is on the wait list for over three years to transfer to another housing provider close to where she can care for and visit her elderly parent. Sick with her own serious illness and living on the other side of the city from her parent, she states she has been turned down by the new housing provider for priority on their wait list. “I fear my (parent’s) going to die alone and so am I. There’s no need for it” (2A vii, 2008). When asked if she saw her situation as typical of others on the wait list, she replies:

I think that due to the circumstances it’s not typical and it (my application) should be bumped up. It’s wrong not to bump me up to the top under the circumstances for compassionate reasons. I think that when policy becomes more important than compassion, then you have a problem.... (2A vii).

Centralized housing registries do encourage choice in terms of what buildings and areas of the city a person can select on their application. Some applicants talked about an anticipated longer wait than the often quoted five or six years for a one-bedroom because of a specific choice of buildings. One man who has been waiting for almost four years comments: “Like I said, mine is lasting longer because I want to get into somewhere good that I’ll be happy to live in forever” (2A i, 2008).

### **7.5.1.3. If Not Social Housing, Then What?**

Of all the people interviewed, the type of housing they were able to find depended on their source of income. All those receiving Ontario Works were renting a room and sharing accommodation or staying at a shelter. In both Kingston and Guelph, interviewees talked about the cost of a room as \$375 and up. For a person receiving Ontario Works, the cost of renting a room exceeds the amount allotted for housing. Even with a 2% increase in social assistance rates on December 1, 2008, a person on social assistance cannot afford to rent a room without using the food and basic need portion of their income. One applicant’s experience illustrates themes related to the system, lack of control and lack of choice for those whose source of income is Ontario Works. An applicant from Guelph talks about his experience when he lost his housing in the past:

I was running into brick walls everywhere I went, like housing was telling me it’s a five or six year wait, and you come in here [Fresh Start] looking for a place, and Ontario Works they allow you \$375 maximum for rent [actually \$349], you can’t get a place for that much, not a one-bedroom apartment anyway, you can get a room that’s all you can get. And then more or less when you get a room, it’s a

room in someone's house and you've got to follow their rules. You're renting a room you're sharing a bathroom and kitchen and stuff, you're walking on eggshells all the time (1A ix, 2008).

A man staying in a shelter in Kingston comments on his experience trying to find housing:

I've been here in the shelter system since [one year] and not applied for it [social housing] figuring that my own, call it own personal make up, the fact that I'm not an addict of any kind, whether it be alcohol or drugs, that I wouldn't have such a problem finding housing in this city. Unfortunately, that's not the way Kingston works, Kingston is student-based, money up front, so it was difficult. And the longer the time went by, of course, the funds get smaller, smaller and smaller, and you rely on welfare and then when you get into the shelter system your welfare gets cut off, so you're down to \$14 a week to live on and you can't walk into a landlord and say, hey, I get \$14 a week, give me place a place to rent (2A vi, 2008).

When asked whether she felt she had much choice in rooms in Guelph, one woman states: "No, not really. This being a university town, like Waterloo and everything there are a lot of rooms available, but a lot of times they are looking for students. They want students" (1A i). Two women, one from Kingston and one from Guelph, talked about renting rooms for a summer sublet in student accommodation. Although clearly affordable, this is only a short-term, seasonal housing option requiring added moves.

All those renting a room in Kingston and Guelph talked about the difficulty maintaining shared accommodation in the private market in less than ideal circumstances. One woman from Guelph, staying in a shelter for the past several weeks comments on her impressions of others in a similar situation:

But I really learn, I learn, I see people that think they've got a place and then I'll bump into them and say how is your place and they'll say it didn't work out. They move in and then they move out, they can't stand the noise, or the conditions are unsuitable and so they move, and they move and they move again through no fault of their own (1A iv).

Also from Guelph, a woman who is moving between friends, talks about the often tenuous arrangement of renting a room. When asked if her housing experience was typical of others on the social housing wait list, she states: "I think it's typical in that you're always stretched and housing can be quite variable. If you are sharing, things can go wrong and you're suddenly out of a place and you need to find a new place" (1A i). This same woman comments on her experience with shared accommodation:

I mean, the communal living in general I usually have a hard time with. I'm used to having my own space, so it's the communal kitchen where you're arguing about food going missing. Food missing is one of the biggest things. You go to the fridge to reach for your whatever, and it's gone. And the mess, you know, in sharing a bathroom and things (1A i, 2008).

Another woman in Guelph receiving Ontario Works comments on her experience renting a room from the owner of a house at \$400 per month: “But I think she’s a good person, it’s just the situation. She would rather have her own space, but she can’t afford it, so she’s renting it out and I would rather have my own space, but I can’t afford it...”(1A x, 2008).

One woman in Kingston describes her most current shared accommodation:

That’s the place I’m in now that I moved into. It’s \$400, again, but it’s a shared accommodation [basement apartment], so I don’t have to, you know, I don’t have to sort of live in my room. I share the living room and the kitchen and everything. So that’s the bonus, and there’s free laundry, there’s a washer and dryer there. The drawbacks are that my roommate is an alcoholic. He’s not going to change, he’s 60 years old, so he’s not going to change because his new roommate doesn’t like it (2A viii).

Those on ODSP were renting a bachelor or one-bedroom apartment. An applicant in Kingston, on the waiting list for four years, talks about his current housing situation:

It’s a bachelor apartment but it’s like, there’s only room for the bed and a shower and a sink and there’s no stove. I have my own microwave, like there’s no place for a kitchen table, it’s very inadequate, but it falls within the limits of what ODSP allows for rent. They allow \$445 I believe now for one person and that’s what the rent is there. It’s actually \$436 plus I get insurance [contents insurance] and they’ll [ODSP] cover that as long as it’s below \$445 (2A i, 2008).

He went on to talk about balancing the cost of rent with other basic needs: “What are you going to do, I mean if you want to take a lot of your living allowance, which is for food and clothing and other necessities, if you want to use that toward rent” (2A i, 2008). Having rented rooms in Kingston in the past few years, this applicant talked about being relatively pleased that he was able to find a self-contained unit within the ODSP shelter amount.

#### **7.5.1.4. Health Issues**

Two of the applicants interviewed had a physical disability affecting their mobility. One woman, on the wait list for three years, states she is living in a one-bedroom apartment with a monthly rent exceeding \$700 (66% of her income on rent). She identified her choice of housing as limited to apartment buildings with elevator access while she waits for social housing. For this reason, she was unable to consider looking for a possibly less expensive apartment in a house. She talked about having a slightly higher income on ODSP, \$1,100 per month, due to her special diet requirements. She also talked about some of the other health-related costs each month such as: a \$5 charge for food bank delivery; the cost of food to follow a diabetic diet; a bus pass of \$30 per month to get to appointments; and \$10-\$15 for parking when the VON drives her to specialist appointments. She budgets \$150 per month for groceries, but talks about the unexpected costs: “I buy a little bit of something and it usually comes out of food money. I usually need something” (1A viii, 2008). As do other applicants, she talks about the constant stress-related effects of her situation, specifically weight gain of 50 pounds since relying on the food bank. She identifies her support needs in the area of light housekeeping, but is unable to afford the \$12 per hour service through a local service provider.

Six of the 17 applicants interviewed identified having a mental health problem such as depression, bipolar disorder, anxiety or schizophrenia. All with self-identified mental health issues were living independently and some were using community agencies for support. For those receiving ODSP, the reason they had housing appears to be a function of their higher income on ODSP or other disability pensions when compared to those on Ontario Works. One woman had lived in supportive housing, but did not want or feel she needed a supportive unit at this point in her life (2A i, 2008). Another talked about her physical disability as the reason she needed support, not her mental health diagnosis. She explained that her mental health had been compromised by the stress of her current housing situation that required her to go back on medication after many years (2A viii, 2008). A number of those interviewed, with or without a pre-existing mental health diagnosis, talked about the level of stress they were under given their housing situation and low income.

Several other themes are significant, but will be only highlighted for the purpose of this paper. Sixteen of the 18 people interviewed talked about using the food bank regularly and/or attending community meals at churches and drop-ins, whether their income was Ontario Works, ODSP or self-employment in order to afford rent and other basic expenses. Although only touched upon here, this theme was central to people's discussions of their housing experiences. Clearly evident through the course of the interviews was the level of stress and hardship for people. Many of those interviewed talked about trying to attain a sense of safety, security and comfort in their housing. Whether a recent change in circumstance, not having enough money to find a place or waiting for a social housing unit, most interviewed alluded to or spoke directly about the level of frustration and/or stress they were under due to low income and unaffordable housing. Some people shared that they were not coping well. Knowledge and use of community services, humour, friends, personal strengths such as adaptability or helping others were conveyed as ways of coping. Finally, a theme throughout the course of the interviews was people's reference to those with addictions. This came up primarily in two ways: one of which was for interview participants to set themselves apart from that experience; and the other was in reference to their expressed concerns about living with people, in the shelter system or otherwise, who have addictions. A number of those who participated in the study self-identified as having mental health issues, but only one person alluded to a past drinking problem.

### **7.5.2 Rural Applicants**

Interestingly, despite the same recruitment methods, no applicants were recruited to interview for this study from either the counties of Frontenac or Wellington. Of the recruitment methods, both direct mailing to County applicants on the social housing wait list and the contact with services providers did not result in any interviews.

In speaking with an Ontario Works Case Manager in one office in the County of Frontenac, she divided the majority of her caseload down into approximately half single parent families and half one-person households. This provides a rough estimation of the breakdown of household types. In further conversation regarding her impression of the housing situation for low-income singles, she was unsure of her clients' housing situation and had not fielded any housing questions or concerns since assuming the position several months before (2KI vi). Another Ontario Works

Case Manager in Frontenac said that in her experience singles on social assistance in the County were either living with family, renting a room or couch-surfing (2KI ix).

The County of Wellington identified funding housing support positions through a multi-service organization located in Fergus. In the County of Wellington, the feedback from a manager of this organization is that singles are represented in the households it assists. This key informant comments that this group does not have long waits for some social housing units, provided they were willing to move, due to vacancies in some of the non-profit housing in communities in the northern part of the county.

A senior manager with the County of Wellington notes that through area social service providers, there is an increasing awareness of the housing issues of county residents. She states:

...but what we understand from the Community Resource Centre and other agencies in the County, what's becoming a little clearer to us, is that there is a problem of homelessness (1KI iv).

In particular, she went on to talk about youth homelessness in the County of Wellington and the reluctance of rural youth to come to city shelters.

Increased awareness and attention to housing issues for low-income residents is echoed in Frontenac's most recent homelessness report (8020 Info. Inc., 2007). The United Way report on homelessness in the County of Frontenac, also published in 2007, identifies a 12.2% increase in population growth between 1996 and 2006 in the County of Frontenac. This report also identifies that as of 2001, 19% of households were paying more than 30% of their income on housing and 28.5% in the City of Kingston (United Way, 2007). As identified in the reports, these trends are important indicators of potential housing affordability issues for a growing segment of the rural population.

## 8. Conclusions

Key informants from both CMAs provide insight into what their municipalities are doing on the supply side to respond to long wait times for social housing after devolution. From the research, it is clear that municipal policy-makers have identified one-person households as a priority group, among others, and are attempting to respond with regulatory tools and incentives that may increase opportunities for non-profit and private developers to build affordable housing. Key informants from both CMAs identify falling short of their targets for creating new affordable housing, since their most recent housing strategies, which is largely due to the type and amount of senior government contributions.

The issue of supportive housing was raised in the Guelph context due to a significant gap in the housing continuum in their community. A key informant from the Waterloo region knowledgeable about the development of supportive housing talks about the challenge given the current funding context:

Trying to line up all the pieces to make it happen. The new reality is so complicated there are very few projects being developed especially supportive housing. It can be done, but it's very difficult (3KI ii, 2008).

This key informant identified Project 3000, a not-for-profit housing program started in 1986 and long since cancelled, as a successful model of bringing together, upfront, the ministries of Health, Housing and Community and Social Services to develop supportive housing. Given the urgent need for supportive housing in some communities and the continued need for this type of housing across Ontario, more cooperation between ministries is imperative.

This study also focuses on one-person households experiencing affordability problems, with or without support needs, and explores their housing experiences while they wait for social housing. Single applicants face a three-to-nine year wait in both CMAs for a one-bedroom apartment. In both CMAs, rent supplements have had limited response by private landlords in Guelph and no interest in Kingston; in part due to low vacancy rates. Instead, rent supplements have been applied more effectively in deepening subsidies for tenants in non-profit developments. Finally, the voices of applicants brings to light the reality of those attempting to secure and maintain affordable housing in the private market with completely inadequate social assistance rates. Unable to meet basic dietary requirements, most if not all were using food banks and/or community meals regardless of their income source in order to afford rent. In addition to long wait times, another finding of this research was that housing systems can be perceived as inflexible and non-responsive to the informational needs and unique circumstances of individual applicants.

## 9. Policy Implications and Recommendations

**Affordable housing development needs to be geared to smaller family size.** There is a trend toward smaller family size and an increase in the number of one-person households generally across Canada. The social housing portfolio for the Kingston and Guelph CMAs, not unlike many other Ontario communities, has proportionally fewer bachelor and one-bedroom apartments. Wait times can be measured in years for many households and particularly for singles. In order to begin to address homelessness, communities, whether rural or urban, need to ensure they have an adequate supply of affordable accommodation suitable for one-person and small family households.

**All levels of government need to plan, in an integrated fashion, for a range of affordable housing from intensive supportive housing through to independent living.** The overarching crisis in many communities is the problem of housing affordability for increasing numbers of households. Although permanent supportive housing is a critical piece along the housing continuum and often underserved in many communities, not all one-person households, as also expressed by other groups with affordability issues, want or need supportive housing. With respect to regional differences, communities need to project their affordable housing needs based on demographics and then determine what percentage of that housing will have associated support services and to what degree.

**Continue and enhance the model of eviction prevention workers** available to tenants, private market landlords and non-profit providers to help mediate disputes and to promote housing stability.

**Both accessory apartments and shared accommodation are a key source of affordable housing, and often the only source for low-income, one-person households.** Municipal policies that affect housing for university and college students, such as shared accommodation and secondary suites, are also relevant to economically marginalized groups such as low-income, one-person households. Ways to support and enhance the supply of single-occupancy units in the private market and non-profit sectors is crucial for this demographic.

**Raise the shelter portion of social assistance rates to reflect the local market cost of housing.** Aside from shelters or the streets, shared rental accommodation (a room) and small, typically secondary rental market apartments need to be recognized as the only source of housing for low-income, one-person households whose source of income is Ontario Works. Clearly, when a person on Ontario Works is unable to afford a room, given the shelter portion of their income, there is a glaring inequality requiring public attention. As well, those who work for low wages or are on ODSP support and do secure a bachelor or one-bedroom unit in the private market, often compromise other basic needs such as food, clothing and transportation to do so. This is particularly relevant given the long waits for social housing.

**Further investigate the housing needs at the county level.** As indicated in this study and others, the housing needs of low-income households at the county level are more difficult to elucidate. A small but growing number of studies point to similar issues of housing and homelessness in rural areas. Although this study was unable to advance an understanding of the human aspect of those waiting for social housing in Wellington and Frontenac counties, problems of affordability do exist for low-income groups as shown in demographic and anecdotal information. What may differ significantly from the urban context is the kind of solutions rural communities will generate to solve affordability and homelessness issues.

**Given current funding levels from the provincial and federal governments, municipalities are unable to reach their targets in developing affordable housing.** There are several points to be made in terms of senior levels of government funding of affordable housing. Without funds from senior levels of government, municipalities cannot assume the costs of affordable housing from the tax base on anything but a very small scale. The municipalities' preferred contribution is rent supplements to deepen subsidies to tenants already in affordable housing. Significantly, the federal and provincial governments are once again funding affordable housing, but with a key distinction: they are not assuming the cost of new social housing, but rather contributing to help municipalities provide affordable housing. New affordable housing being built does not necessarily target those on social assistance. Further, there is some question if existing caps on the AHP contribution per unit will mean that new affordable housing units will be truly sustainable.

**Community consultation for policy changes related to social housing wait lists.** It is recommended that community consultation be built into the process of change to key social housing wait list policies.

**Enhance direct information services to applicants.** Clearly, Service Managers have the formidable task of accepting applications for social housing from people who may be in the midst of a housing crisis when they often have no immediate solution to offer. That being said, the importance of personalized service to address the information needs and individual circumstance of applicants cannot be underestimated.

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## Appendix A. Qualitative Component

### Key Informants

#### *Guelph-Wellington*

- 1K i Key informant, personal interview, September 5, 2008
- 1K ii Key informant, personal interview, September 17, 2008
- IK iii Key informant, personal interview, September 19, 2008
- IK iv Key informant, personal interview, October 3, 2008
- IKI v Key informant, phone interview, September 2008

#### *Kingston-Frontenac*

- 2KI i Key informant, personal interview, September 9, 2008
- 2KI ii Key informant, phone interview, September 10, 2008
- 2KI iii Key informant, phone interview, September 10, 2008
- 2KI iv Key informant, personal interview, September 10, 2008
- 2KI v Key informant, personal interview, September 24, 2008
- 2K vi Key informant, personal interview, September 23, 2008
- 2KI vii Key informant, phone interview, September 2008
- 2KI viii Key informant, phone interview, October 10, 2008
- 2KI ix Key informant, phone interview, October 30, 2008

### Applicants

#### *Guelph*

- |         |              |                      |                                  |
|---------|--------------|----------------------|----------------------------------|
| 1A i    | September 5  | Fresh Start staff    | Interview at Fresh Start         |
| 1A ii   | September 18 | Fresh Start staff    | Interview at Old Quebec          |
| 1A iii  | September 26 | Mailing              | Central library                  |
| 1A iv   | September 26 | Flyer at Fresh Start | Park across from library         |
| 1A v    | October 1    | Mailing              | Coffee Time – Speedvale          |
| 1A vi   | October 2    | Flyer at Fresh Start | Participant’s home – her request |
| 1A vii  | October 1    | Mailing              | Phone interview                  |
| 1A viii | October 9    | Mailing              | Downtown coffee shop             |
| 1A ix   | October 16   | Fresh Start          | Central library                  |
| 1A x    | October 16   | Mailing              | Central library                  |

### **Kingston**

2A i	September 9	Mailing	Interview at Calvin Park library
2A ii	September 10	Mailing	Interview at Calvin Park library
2A iii	September 11	HHC	Interview at Housing Help Centre
2A iv	September 11	HHC	Interview at Housing Help Centre
2A v	September 29	HHC	Interview at Housing Help Centre
2A vi	September 29	HHC	Interview at Housing Help Centre
2A vii	September 29	Mailing	At her home at participant's request
2A viii	September 29	HHC	Interview at Housing Help Centre

### **Other Key Informants**

3KI I	September/October	Phone conversation and email
3KI ii	October 10	Phone conversation
3KI iii	October 9	Paul Dowling, Dowling Consultants

## **Appendix B. Interview Guide**

### **Interview Guide – Policy-Makers**

1. Who is homeless/needs affordable housing in your community?
2. How reflective is the most recent Housing Strategy of the housing needs of low-income households in Guelph/Kingston?
3. What is the greatest challenge faced by non-senior one-person households while on the wait list for social housing?
4. Is this group a priority?
5. How is the municipality addressing the needs of one-person households on the social housing wait list as compared to other groups?
6. Since social housing was devolved from the province to the municipality, what challenges, opportunities and barriers are evident?
7. What locally driven housing solutions are happening/possible?

### **Interview Guide – Social Housing Applicants**

1. What factors led you to apply for subsidized housing?
2. What were your thoughts when you first heard the length of the wait list for a bachelor or one bedroom apartment? How long is the wait list? [years]
3. What's your understanding of why the wait list is so long?
4. What type of housing have you found/expect to find while you wait for subsidized housing?  
Cost, condition, choice, location, proximity to supports/services.
5. Given the lack of affordable housing, how will you manage/how have you managed?
6. Do you think your experience on the wait list is typical of other one-person households in your area and in other regions?
7. What do you think is most important for decision-makers to know in terms of what it's like to find, and wait for, affordable housing?

## Appendix C. Flyer

School of Planning,  
University of Waterloo

### Participants Needed for Research:

- **Are You a One-Person Household?**
  - **Are You 18-64 Years of Age?**
  - **Are you on the Wait List for Social Housing?**
  - **What Are Your Housing Experiences While You Wait?**
- 

We are looking for volunteers to take part in a study of one-person households on the wait list for social housing. Your participation would involve one session, lasting approximately

45 minutes.

**In appreciation for your time, you will receive a small honorarium (\$10 Tim Horton's gift certificate).**

**For more information, or to volunteer for this study please contact:**

**Suzanne Swanton, Graduate Student, School of Planning University of Waterloo and Housing Intern, Canadian Policy and Research Network (CPRN)**

at

**Phone: 519-830-5353**

**Email: [sswanton@fes.uwaterloo.ca](mailto:sswanton@fes.uwaterloo.ca)**

**This study has been reviewed by, and received ethics clearance through, the Office of Research Ethics, University of Waterloo**

## **Appendix D. Consent Forms**

### **Social Housing Wait Lists and the One-Person Household in Ontario**

**School of Planning, University of Waterloo  
and  
Canadian Policy Research Networks**

#### **Social Housing Applicant**

You are invited to take part in a study conducted by Suzanne Swanton, Graduate Student from the School of Planning, Faculty of Environmental Studies at the University of Waterloo and Housing Intern with the Canadian Policy Research Networks. The study is being conducted under the supervision of Professor Laura Johnson, School of Planning, University of Waterloo.

#### **Purpose of the Study**

Social housing wait lists are indicative of the need for affordable housing in communities across Ontario. Growing wait lists also suggest that social housing is not a solution to immediate or foreseeable housing problems for households seeking affordable housing.

The purpose of this study is to understand the scope and housing experiences of one-person applicants under the age of 65 on the social housing wait lists in two Ontario communities, Guelph and Kingston. This study addresses the following questions: What is the demographic profile of one-person households on the wait list in each community? How do applicants manage while they wait? How do municipalities respond to the housing needs of this applicant group while they wait? What policy recommendations could be made to benefit this demographic group in Guelph and Kingston?

#### **Plan**

If you decide to participate, we will meet for one, approximately 45 minutes interview. With your permission, I will audiotape and transcribe your interview. If you request, I will share a copy of the transcribed interview with you. When the study is over, I will offer you a summary of the results.

## **Participation and Withdrawal**

Your participation in this study is voluntary. Your decision concerning participation in this study will have no impact on your waitlist status for social housing. If you decide to take part in this study, you can choose not to answer certain questions. Also, you can stop participating in the study at any time. If you decide to withdraw from the study, none of your information will be used. There is no negative consequence to you if you decide to withdraw from the study.

A small honorarium will be given to you upon completion of your interview as a gesture of appreciation for your time and contribution to this study.

## **Confidentiality**

All the information gathered for this study will be strictly confidential. Your audio record and transcript will be assigned an ID#, and stored using that ID# instead of your name. Your name will not appear in any thesis or report resulting from this study; however, with your permission, anonymous quotations may be used. Information collected for this study will be kept in a secure location for one year in the locked office of my Faculty Advisor, Prof. Laura Johnson. After one year, I will delete electronic files, shred paper files and erase audio-recorded personal information.

## **Risks/Benefits to Participation**

While there are no anticipated risks to your participation in this study, there is the possibility that talking about your housing experience may cause you to feel upset, anxious, embarrassed or uncomfortable. In order to lessen this risk to you, share only information you feel comfortable talking about.

There also may be benefits to you taking part in this study. In reading the final report, you may get a sense of what other applicants are experiencing. Your contribution will inform decision-makers on what it's like to wait for social housing. Also, this study has the potential to be read by many people across Canada interested in affordable housing and homelessness.

## **Ethics**

I would like to assure you that this study has been reviewed and received ethics clearance through the Office of Research Ethics at the University of Waterloo. However, the final decision about participation is yours. If you have any comments or concerns resulting from your participation in this study, please contact Dr. Susan Sykes, Director of the Office of Research Ethics 519-888-4567 ext. 36005 or at [ssykes@uwaterloo.ca](mailto:ssykes@uwaterloo.ca).

## **Questions and Contact Information**

If you have any questions about the study, please call me, Suzanne Swanton at 519-830-5353. You can also contact Dr. Laura Johnson, my Faculty Advisor, at 519-888-4567 ext. 36635, [lcjohnso@fes.uwaterloo.ca](mailto:lcjohnso@fes.uwaterloo.ca)

## Consent Form

The information about this study has been read to me. I have had the opportunity to ask questions, to receive satisfactory answers, and any additional details I wanted.

I am aware that I have the option of allowing my interview to be audio recorded to ensure an accurate recording of my responses.

I am also aware that parts of my interview may be included in the thesis and/or publications to come from this research, with the understanding that the quotations will be anonymous.

I was informed that I may withdraw my consent at any time without penalty by contacting the researcher.

The project has been reviewed by, and received ethics clearance through the Office of Research Ethics at the University of Waterloo. I was informed that if I have any comments or concerns resulting from my participation in this study, I may contact the Director Office of Research Ethics at 1-519-888-4567 ext. 36005.

**With full knowledge of all of the above, I agree, of my own free will, to participate in this study.**

Yes    No

**I agree to have my interview audio recorded.**

Yes    No

**I agree to the use of anonymous quotations in any thesis or publication that comes of this research.**

Yes    No

**Participant's Name:** \_\_\_\_\_

**Participant's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Researcher's Name:** \_\_\_\_\_

**Researcher's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

## **Social Housing Wait Lists and the One-Person Household in Ontario**

### **School of Planning, University of Waterloo and Canadian Policy Research Networks**

#### **Key Informant**

You are invited to take part in a study conducted by Suzanne Swanton, Graduate Student from the School of Planning, Faculty of Environmental Studies at the University of Waterloo and Housing Intern with the Canadian Policy Research Networks. The study is being conducted under the supervision of Professor Laura Johnson, School of Planning, University of Waterloo.

#### **Purpose of the Study**

Social housing wait lists are indicative of the need for affordable housing in communities across Ontario. Growing wait lists also suggest that social housing is not a solution to immediate or foreseeable housing problems for households seeking affordable housing.

The purpose of this study is to understand the scope and housing experiences of one-person applicants under the age of 65 on the social housing wait lists in two Ontario communities, Guelph and Kingston. This study addresses the following questions: What is the demographic profile of one-person households on the wait list in each community? How do applicants manage while they wait? How do municipalities respond to the housing needs of this applicant group while they wait? What policy recommendations could be made to benefit this demographic group in Guelph, Kingston and other Ontario municipalities?

#### **Plan**

If you decide to participate, we will meet for one, approximately 45 minutes interview. With your permission, I will audiotape and transcribe your interview. If you request, I will share a copy of the transcribed interview with you. When the study is over, I will offer you a summary of the results.

#### **Participation and Withdrawal**

Your participation in this study is voluntary. You can decline to answer specific questions. If you decide to withdraw from the study, none of your information will be used. There is no negative consequence to you if you decide to withdraw from the study.

## **Confidentiality**

All the information gathered for this study will be strictly confidential. Your audio record and transcript will be assigned an ID#, and stored using that ID# instead of your name. Your name will not appear in any thesis or report resulting from this study; however, with your permission, anonymous quotations may be used. Information collected for this study will be kept in a secure location for one year in the locked office of my Faculty Advisor, Prof. Laura Johnson. After one year, I will delete electronic files, shred paper files and erase audio-recorded personal information.

## **Risks/Benefits to Participation**

There are no anticipated risks to your participation in this study. There may be benefits to you taking part in this study. Your contribution will inform and shape recommendations that may benefit low income one-person household in your community. Also, this study has the potential to be read by many people across Canada interested in affordable housing and homelessness.

## **Ethics**

I would like to assure you that this study has been reviewed and received ethics clearance through the Office of Research Ethics at the University of Waterloo. However, the final decision about participation is yours. If you have any comments or concerns resulting from your participation in this study, please contact Dr. Susan Sykes, Director of the Office of Research Ethics 519-888-4567 ext. 36005 or at [ssykes@uwaterloo.ca](mailto:ssykes@uwaterloo.ca).

## **Questions and Contact Information**

If you have any questions about the study, please call me, Suzanne Swanton at 519-830-5353. You can also contact Dr. Laura Johnson, my Faculty Advisor at 519-888-4567 ext. 36635, [lcjohnso@fes.uwaterloo.ca](mailto:lcjohnso@fes.uwaterloo.ca).

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## **Consent Form**

I have read the letter outlining this study. I have had the opportunity to ask questions, to receive satisfactory answers, and any additional details I wanted.

I am aware that I have the option of allowing my interview to be audio recorded to ensure an accurate recording of my responses.

I am also aware that parts of my interview may be included in the thesis and/or publications to come from this research, with the understanding that the quotations will be anonymous.

I was informed that I may withdraw my consent at any time without penalty by contacting the researcher.

The project has been reviewed by, and received ethics clearance through the Office of Research Ethics at the University of Waterloo. I was informed that if I have any comments or concerns resulting from my participation in this study, I may contact the Director Office of Research Ethics at 1-519-888-4567 ext. 36005.

**With full knowledge of all of the above, I agree, of my own free will, to participate in this study.**

Yes    No

**I agree to have my interview audio recorded.**

Yes    No

**I agree to the use of anonymous quotations in any thesis or publication that comes of this research.**

Yes    No

**Participant's Name:** \_\_\_\_\_

**Participant's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Researcher's Name:** \_\_\_\_\_

**Researcher's Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

## **Appendix E. Policy-Maker Recruitment Email**

Hello, my name is Suzanne Swanton and I am a Master's student with the University of Waterloo, School of Planning and a Housing Intern with the Canadian Policy and Research Network. Specifically, the study pertains to one-person households and social housing wait lists in Ontario. Guelph and Kingston are the case study sites for this project.

Based on your expertise in the area of (social housing/low-income singles) I am requesting your participation in this study.

Your contribution, one approximately 45 minute interview session, will be confidential. Attached is a consent form that provides more details about the project, a copy of the interview questions and also an introductory letter from the Canadian Policy Research Networks (CPRN) who is funding this research.

Thank you for your consideration. Please contact me at 519-830-5353 or by email to let me know if you are interested in contributing to this study, or with any questions about this request.

## Appendix F. Feedback Letter

Dear \_\_\_\_\_

:

Date: \_\_\_\_\_

I would like to express my sincere appreciation for your participation in the research study: Social Housing Wait Lists and the One-Person Household. As promised I am contacting you to provide a draft summary of the key findings of the (applicant/key informant) part of the study. I would be grateful to hear any comments you have, and I will take them into consideration as I revise this draft.

Please remember that any data pertaining to yourself as an individual participant will be kept confidential. If you have any questions about this material or comments you would like to make please contact me in the next two weeks. And of course you may contact Dr Susan Sykes at our Office of Research Ethics at 519-888-4567 ext. 36005 if this draft chapter raises any concerns. This project was reviewed, and received ethics clearance through the Office of Research Ethics at the University of Waterloo.

Once all the data are collected and analyzed for this project, I plan on sharing this information with the research community through seminars, conferences, presentations, and journal articles. If you would like a summary of the results, please let me know now by providing me with your email or mailing address. When the study is completed, I will send it to you. The study is expected to be completed by *[insert date]*.

I look forward to receiving your feedback regarding this draft within the next two weeks. Please feel free to give me a call at 519-830-5353 or email me at [sswanton@fes.waterloo.ca](mailto:sswanton@fes.waterloo.ca).

Sincerely,

Suzanne Swanton