



At Home in Durham

2017 Annual Report



At Home in Durham – 2017 Annual Report

At Home in Durham, the Durham Housing Plan 2014-2024, was approved by Regional Council in June 2014. The plan lays out the Region's long-term vision for housing and addresses the challenges and opportunities in providing suitable and affordable housing options that meet the needs of all people in Durham.

At Home in Durham focuses on four key goals related to housing and homelessness in our communities:



End Homelessness in Durham



Affordable Rent for Everyone



Greater Housing Choice



Strong and Vibrant Neighbourhoods

At Home in Durham sets out a number of anticipated outcomes and key actions to support the realization of each of these goals. We are seeing some progress. Chronic homelessness has been at zero per cent since 2015, and there is increased financial housing assistance and co-ordination of supports for people struggling to access and maintain suitable and affordable housing.

This is the third annual report of *At Home in Durham*. It highlights activities over the past year – including strategic investments of new housing and homelessness funding that support the goals of the plan – and provides a qualitative measure of the progress to date with respect to the anticipated outcomes that will contribute to the success of the plan.

Qualitative measures are determined using the following scale:



Early Progress

Early discussions about potential strategies or initiatives that may have an impact.

Limited Progress

Strategies in place or limited actions/initiatives that may have an impact.

Some Progress

Actions/initiatives underway that have had some impact that is not yet sustained.

Good Progress

Actions/initiatives underway that are having a sustained impact.

Annual updates of the plan will be provided to the public in June of each year with a fulsome review of being undertaken in 2018/19.





Goal 1: End Homelessness in Durham

At Home in Durham commits to the development of long-term innovative approaches to improve the ability of households to access and retain housing. In Durham, people who are homeless are generally accommodated in emergency shelters, or they may be provisionally accommodated, meaning that their housing is temporary or lacks security of tenure (e.g. staying with family or friends). Many low-income renters in Durham are also at risk of homelessness.

The Province has committed to ending chronic homelessness¹ in Ontario by 2025. The Region of Durham has already reported zero chronically homeless people in 2015 and 2016. In addition, the incidence of episodic homelessness² has remained consistently low with only 93 households identified in 2016.

Durham Access to Social Housing (DASH) has begun to collect better data on the types and costs of accommodation of applicants on the wait list for rent-geared-to-income (RGI). To date, about 46% of applicants have self-declared this information. DASH estimates that only about 1.5% of wait list applicants live in emergency shelter and only 0.2% are unsheltered.

The Durham Advisory Committee on Homelessness (DACH) supports strategic decision-making around homelessness resources funded through the Region of Durham in order to ensure co-ordination across the network of community agencies that provide these services. Funding continues to focus on homelessness prevention and supports that will allow people to remain in their homes whenever possible.

How are we doing?

We are already making good progress toward the goal of Ending Homelessness in Durham. Durham has already sustained the elimination of chronic homelessness over the last two years. Increased co-ordination in supports makes it easier for people to access and maintain suitable and affordable housing.

¹ Chronic homelessness refers to households who are currently homeless and have been unsheltered or living in emergency shelter for at least six months in the previous year.

² Episodic homelessness is defined as having experienced three or more episodes of homelessness in a year.



However, greater work is required in identifying and addressing the needs of the provisionally accommodated in our communities.

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|-----------------------|---|
| Good progress | Easier and more co-ordinated access to programs and support services to maintain housing |
| Good progress | Increased support and quicker access to affordable housing for people experiencing homelessness. |
| Early progress | Improved information about, and access to, the supportive and supported housing system in the region. |

Details for infographics

- Zero chronically homeless people identified in 2015 and 2016.
- There are 6,074 households on the RGI waiting list, and it is estimated that about 20.5% of these are provisionally accommodated.³
- The majority of applicants on the RGI waiting list are renters (about 77%) and about half of these are estimated to be at risk of homelessness as they pay more than 50% of their income on rent.
- Emergency shelter use remained relatively low with only 1,391 households accommodated in 2016, of which about 93% were first time, short term users.
- 2,916 households successfully secured or maintained permanent housing through housing outreach from 7 community agencies across Durham Region. The success rate in securing permanent housing increased by about 33% in 2016.
- The Housing Stability Program assisted 1,587 households in 2016. About 50% of payments were used to help people retain current accommodation – an increase from previous years where more funding was used to secure new accommodation (43% in 2015 and 44% in 2014).

³ This is a reduction from the 2015 estimate, largely due to improved data collection for all new applicants.



- Single non-seniors continue to face the greatest challenges with homelessness; they represent over 90% of emergency shelter users and 70% of housing outreach users.

2016 Activity highlights

Durham Access to Social Housing (DASH) implemented its new online selection system for rent-geared-to-income (RGI) and modified unit vacancies with social housing providers and rent supplement landlords in Durham. DASH now operates the only fully vacancy-driven housing wait list in the province of Ontario. The new system helps applicants take a more active role in selecting the accommodation that is the most appropriate for them and their families.

Cornerstone Community Association's Housing First Program was expanded to assist an additional 20 vulnerable individuals find and retain housing. The program targets males and families who have experienced multiple episodes of homelessness or who were identified as chronically homeless in the previous year. It connects them to permanent housing and provides individualised case management and supports. The initial pilot program was very successful, demonstrating a 62% reduction in shelter usage by participants.

A total of \$5.8 million in provincial Community Homelessness Prevention Initiative (CHPI) funding was provided to multiple community service agencies throughout Durham to assist 13,303 households experiencing homelessness or at risk of homelessness through housing assistance activities including outreach and referrals, education and practical assistance.

What's next?

Cornerstone Community Association has been allocated funding to provide emergency accommodations and supports to seniors who have health challenges that preclude shelter use. The new program will provide supports and emergency accommodations in to these high-risk seniors aged 55 and older. Cornerstone will provide case management services to assist the senior in transitioning to a permanent home, including linking the person with the Community Care Access Centre (CCAC) and assisting with applications for long term care. Cornerstone will also arrange for meal service and provide required supports such as transportation to appointments, referrals for services and arrangement



of Personal Support Worker (PSW) services to support the senior to live independently until permanent housing is arranged.

In 2016, Community Development Council Durham, in partnership with Durham Mental Health Services (DMHS), conducted a Point-in-Time (PiT) Count to enumerate and survey the homeless population in Durham Region. The PiT Count was intended to identify how many people are experiencing homelessness on a given night to establish a benchmark against which progress can be measured and to better understand demographics and service needs. The PiT count report is expected to be released later in 2017.





Goal 2: Affordable Rent for Everyone

At Home in Durham recognizes that affordable housing is vital to strong and vibrant communities, and commits to working in partnership with the non-profit and private housing sectors to increase affordable housing options for low and moderate income households. It also recognizes the need for increased rental assistance for low-income households who struggle with more severe affordability needs.

People with low to moderate income face increasing challenges in finding affordable rental housing in Durham. Although the Region's social housing portfolio ensures a level of affordability for some of the most vulnerable people in our community – including seniors, people with disabilities and families in crisis – only about 300 subsidized units become available annually. In order to address the affordability needs of all renters in Durham with low to moderate income, the region needs a greater range of affordable rental housing options.

The Affordable and Seniors' Housing Task Force is an ad hoc committee of Regional Council that was established in 2016 to identify strategies that support the creation and maintenance of affordable and seniors' housing. The Task Force mandate focuses on three areas: committee education, information sharing and fostering collaboration. The work of the Task Force is ongoing and its pending report and recommendations are expected in the fall 2017.

How are we doing?

Affordable Rent for Everyone in Durham is not yet a reality. Although the Region is making progress in increasing the provision of rental assistance for low income households, much of this assistance is only temporary.

Affordable rental housing options remain limited for low to moderate income households, and new strategies are required to remove barriers to new development and to provide sustained financial housing assistance for these residents.



Early Progress More affordable rental housing options in the private market for low and moderate income households.

Some Progress An increased supply of government-assisted rental housing options.

Some Progress Increased rental assistance for low-income households.

Details for infographics

- Average market rent in Durham is \$1,086. A rental household would need to have \$43,440 annual income to afford average market rent at 30% of income. Less than 50% of rental households can afford average market rent in Durham.
- About 40% of renters have income below \$34,040 and face considerable challenges finding affordable rent below \$851⁴. These renters are primarily limited to bachelor units, which comprise only about 2.7% of the rental market and may not be suitable for larger households.
- In Durham, 3 in 10 renters are in CMHC core housing need⁵ – meaning they live in a unit that is not affordable, not suitable for their family, or in need of major repairs.
- Rental housing represented only 8.1% of all housing starts and only 9.8% of all rental completions in 2016. The number of new rental units being constructed are not sufficient to meet growth in demand. Although new rental construction is still very low, recent trends indicate an increase when compared to an average of 3.2% of starts and 1.7% of completions over the last 20 years.

⁴ The Regional Chair's Task Force on Sustainable/Affordable Housing Report (December 5, 2001) defines affordable rental housing where monthly rent costs do not exceed 30% of income of low and moderate income households (i.e. those in the lowest 40 percent of income distribution). This definition was also adopted in the Durham Housing Review to address a deeper level of housing affordability.

⁵ CMHC core housing need means that housing falls below one of the adequacy, affordability or suitability standard, and the household would have to spend 30% or more of gross income to afford the median rent for alternative housing that meets all standards:

- Adequate dwellings are reported as not requiring major repairs
- Affordable dwellings cost less than 30% of gross income
- Suitable dwellings have enough bedrooms for the size and make-up of the household.



- The supply of affordable rental housing units is expected to increase from 361 to 529 by 2019.
- Durham Housing Benefit – 445 households continued to receive this flat rate allowance in 2016.
- Housing Allowance – 274 households received a portable Housing Allowance, a 65% increase from 2015.

2016 Activity highlights

The Region continues to contribute nearly \$33 million annually in Regional funding to support the operations of 45 non-profit housing providers across the region, and to provide long-term rent-geared-to-income (RGI) subsidy for 4,481 households in Durham.

The Region allocated \$23.7 million in Canada-Ontario Investment in Affordable Housing (IAH) – 2014 Extension and Social Infrastructure Fund (SIF) funding for the development of 168 new affordable rental units in both the non-profit and private sector in Durham. This will increase the supply from the existing 361 units to 529 units by 2019.

The Region continues to provide temporary flat rate rent supplements through the Durham Housing Benefit and portable Housing Allowance through the Ministry of Finance to address market rent affordability needs for eligible households on the DASH waiting list. In 2016, the Region allocated \$2.7 million to assist 719 such households. In addition, the Region also extended \$500,000 in 2016 SIF funding for temporary rent supplements to assist an additional 20 tenants in two federal co-ops over the next 5 years.

What's next?

At Home in Durham committed to the development of a long-term strategy to sustain the Durham Regional Council approved target of 4,481 RGI units in Durham. The Province has been working to develop a Portable Housing Benefit framework to enable a more flexible, responsive and person-centred form of housing assistance that may be used in place of or in addition to RGI. The regulatory framework for this benefit is anticipated to be released later in 2017.



The Affordable and Seniors' Housing Task Force is consulting with the public and exploring options in other areas to incent development of affordable rental housing in both the non-profit and private sectors. Their final report and recommendations will be released in the fall of 2017.

In 2016, the Promoting Affordable Housing Act was passed, which amends four Acts to help increase the supply of affordable housing and modernize social housing. Among the legislative changes, municipalities would be permitted to implement Inclusionary Zoning, and building costs for secondary units would be reduced through changes to the Building Code and development charges exemptions. Regulations and guidelines from the Province are still required in order to assess the impacts of the Act and better understand how implementation will occur.

On April 20, 2017 the Province introduced its Fair Housing Plan. The intent of the Plan is to increase supply, protect buyers and renters and bring stability to the real estate market. Some of the actions are intended to address rental housing, such as: expanding rent control; committing surplus provincial land for affordable rental housing development; ensuring that property tax for new multi-residential apartment building are charged at a similar rate to other residential development; and introducing a \$125 million fund to incent new rental apartment development through the partial rebate of development charges. Further details are required to assess the potential impact of these measures on the affordable rental housing supply in Durham.





Goal 3: Greater Housing Choice

Strong and vibrant communities reflect the diversity of the people that live there and offer a range of housing options that reflect people's changing needs and a variety of financial circumstances. *At Home in Durham* commits to creating greater housing choice across the region by taking actions to expand housing options by type, size and tenure. It also seeks to improve access to safe and secure housing that supports the needs of everyone in our communities, including the most vulnerable.

Currently, there is limited housing choice in Durham, and some people have difficulty accessing affordable housing that is appropriate to their needs. The purpose-built rental market is small (only about 6.5% of total dwellings), and there is limited information available about housing options in the secondary market, such as second suites. Although home ownership costs in Durham continue to be the most affordable in the GTA (average resale house price is \$533,828), they are rising and they are still unaffordable to most people in Durham with low or moderate income.

The Region is committed to diverse, integrated communities offering a mix of housing densities, and continues to work to encourage higher density housing within central areas and adjacent to key transportation corridors.

The Region continues to work with community partners to identify opportunities to provide supports for vulnerable residents to allow them to remain in their homes.

How are we doing?

Durham needs Greater Housing Choice in that most people continue to live in low-density single-detached ownership housing. However, the form of the housing supply is beginning to change and it is expected to diversify over the long-term. Although single detached and other forms of low-density will continue to dominate, the share of low-density units is expected to decrease compared to medium and high-density units.

Additionally, there is also still much work to be done in ensuring an integrated approach to meeting the housing needs of vulnerable people in our communities.



Limited Progress	More options for affordable housing across the region.
Some Progress	Higher-density housing options.
Early Progress	Increased supply of safe and legal secondary and garden suites.
Some Progress	An integrated approach to human services and housing supports for vulnerable people.

Details for infographics

- People in Durham have limited housing choice in the types of dwellings, and there has been no significant change between 2011 and 2016. Currently:
 - 67% live in single detached houses
 - 5% live in semi-detached houses
 - 11% live in a row houses
 - 17% live in apartments
- About 72% of dwellings are low-density, but this is projected to decrease to 63% by 2031.
- About 1 in 6 households in Durham are renters.
- Private sector housing starts for rental housing units decreased from 17.4% in 2015 to 8.1% in 2016. Rental completions increased from 3.5% in 2015 to 9.8% in 2016.
- It is estimated that about 36% of renter households in Durham are in the secondary market (e.g. private condos for rent, second suites). Unfortunately, little is known about the affordability of this sector.
- The current rental vacancy rate is 2% – well below the 3% rate that is considered to reflect a healthy rental market - and has been below this rate for the last seven years.
- Low vacancy rates and low rental supply make it more difficult to find suitable rental housing in Durham.



2016 Activity highlights

Durham Mental Health Services (DMHS) expanded their program to include a multidisciplinary team to support tenants housed at Durham Regional Local Housing Corporation (DRLHC) seniors' properties and at-risk tenants housed at Durham Region Non-Profit Housing Corporation (DRNPHC) properties. Staff provide multidisciplinary mental health supports on site in tenants' homes.

Durham continues to work in partnership with the Central East Local Health Integration Network (CELHIN) and other central east Ontario municipalities under the LHIN–Municipal Service Manager Housing and Homelessness Framework to promote collaborative strategic planning, improve co-ordination of service level planning, and align and maximize investment/funding opportunities between the sectors.

The Region recently released its Age-Friendly Durham Strategy and Action Plan (April 2017) which in part identifies actions to improve access to information regarding housing options and supports for seniors, and that contribute to greater choice in housing options for seniors that are both affordable and accessible.

What's next?

The Affordable and Seniors' Housing Task Force is consulting with the public and exploring options in other areas to improve housing choice for seniors. Their final report and recommendations will be released in the fall of 2017.

The Housing Services Division will also be exploring ways to encourage small landlords, in particular those with second suites, by providing workshops on landlord and tenant rights and responsibilities and educating them on local bylaws and fire regulations related to accessory apartments.

On May 18, 2017, the Province released amendments to the Growth Plan, Greenbelt Plan, Oak Ridges Moraine Conservation Plan and Niagara Escarpment Plan. The update will strengthen policies that mandate intensification within the Greater Golden Horseshoe. Following the implementation of the updated provincial plans, the Planning Division will initiate a Municipal Comprehensive Review to bring the Regional Official Plan into conformity with provincial legislation.





Goal 4: Strong and Vibrant Neighbourhoods

Strong and vibrant neighbourhoods are arguably the most important goal of *At Home in Durham*. This goal commits to preserving the private rental housing stock, strengthening the social housing sector, and supporting energy efficient, environmentally sustainable rental housing stock.

The social housing and non-profit housing sector is vital to rental housing affordability in Durham. The Region has leveraged significant federal-provincial funding over the years to make critical capital investments in the social housing stock, but challenges persist. The significant capital needs of the social housing portfolio and the uncertainty around the Region's long-term funding obligations need to be addressed in partnership with the provincial government in order to ensure the vibrancy of this sector.

How are we doing?

Most people in Durham live in Strong and Vibrant Neighbourhoods. However, low and moderate income households and other vulnerable residents continue to struggle. Social and non-profit housing is vital to building housing affordability in the region and contributing to the strong and vibrant neighbourhoods that our residents want, but ongoing investment is required to sustain these communities.

Early Progress	Revitalized communities that include affordable rental housing.
Limited Progress	High-quality, well-maintained, financially viable social housing stock.
Limited Progress	A more energy-efficient and environmentally sustainable housing stock.



Details for infographics

- Durham distributed \$5.5 million under the 2016 SIF Social Housing Improvement Program (SHIP) to fund critical repair and renovation work based on a survey of critical capital needs at 14 social housing projects, including two DRLHC locations. Priority needs included elevator upgrades, window replacement, balcony repair, roof replacement, among others.
- Building Condition Assessments (BCAs) have been conducted for all 23 Regionally-owned projects of the Durham Regional Local Housing Corporation (DRLHC).
- Most DRLHC assets had a condition rating of 'Fair' to 'Good'
- About \$4.9 million of priority maintenance work was identified over the next five years for the DRLHC, including \$560,000 of immediate critical priorities.

2016 Activity highlights

Over the past 10 years, Durham has successfully leveraged one-time federal and provincial funding commitments totalling about \$111.5 million to help stimulate new rental housing construction and improve affordability conditions for the existing rental supply. The Region continues to advocate for sustained investments from the federal and provincial governments to provide ongoing capital funding for affordable housing development and critical repair and rehabilitation needs of the aging social housing stock.

What's next?

At Home in Durham commits to the development of a policy to sustain the social housing supply beyond the expiration of operating agreements and mortgage maturity. The Region is working to establish an operating framework for creating new partnerships with social housing providers, non-profit housing related organizations and the private sector as the existing providers reach the end dates of their Operating Agreements (EOA) and their mortgages (EOM). Additionally, the Region continues to advocate that the Province continue to guarantee contingent liability and/or provincial indemnification, including future finances by social housing providers, in order to access existing equity at no additional financial risk to service managers.



The DRLHC will undertake detailed technical reviews and a portfolio assessment for recommended replacement of assets identified as ‘beyond useful life’ that are nevertheless noted to be in ‘fair’ to ‘good’ condition, including whether useful life assumptions should be extended. About 69% of total capital requirements were identified as such over the 10-year capital forecast period.

The Social Services and Health Departments continue to work collaboratively toward a poverty reduction framework with a focus on the seven priority neighbourhoods named in the Region of Durham’s *Health Neighbourhoods Report*. Many low and moderate people living in these neighbourhoods are in need of affordable housing, and this work in combination with the actions of *At Home in Durham* can revitalize these communities and improve the lives of the people living there.

