



# At Home in Durham

## Five-Year Review

### 2019







# At Home in Durham

## 2019 Five-Year Review

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This is the fifth annual report of At Home in Durham. It incorporates the results of its legislated five-year review and highlights activities during the past five years, including strategic investments in new housing and homelessness. At Home in Durham is reinforced in the actions of the Affordable and Seniors' House Task Force. It is aligned with the Housing Services Act (HSA), consistent with the 2016 Provincial Policy Statement—Service Manager Housing and Homelessness Plans and continues to reflect and respond to the housing needs of our communities.

### Faces of Affordable Housing

In November 2018, the Region launched the Faces of Affordable Housing video series and social media campaign to showcase why affordable housing matters. The series featured actual members of our community who live in or are looking for affordable housing, as well as representatives from the non-profit, development and business sectors speaking to the benefits of affordable housing in our communities.

The five-part series focused on the following themes:

- Partners in Affordable Housing
- Youth, Education and Employment
- Housing and Health
- Economic Inclusion and Advantages
- Strong and Vibrant Communities

Find the video series at [www.durham.ca/AtHome](http://www.durham.ca/AtHome) or on the Region of Durham's YouTube channel.

If you require this information in an accessible format, please contact 1-800-372-1102 ext. 2463





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# At Home in Durham – Overview

**The Region of Durham** is committed to a strong housing sector that offers affordable, accessible and suitable choices for everyone in Durham at all life stages. Housing is a fundamental right and is the foundation for a high quality of life for our residents. A robust housing sector is essential to eliminating homelessness and building healthy, strong and vibrant communities.

**At Home in Durham, the Durham Housing Plan 2014-2024** 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. Approved by Regional Council in June 2014, the Plan aligns with the requirement for a 10-year housing and homelessness plan under the Housing Services Act, as well as the housing strategy that was required under the Growth Plan for the Greater Golden Horseshoe at that time.

The primary aim of At Home in Durham is to ensure there is enough affordable housing – of appropriate size, type, quality and location – to meet the needs of all people that choose to call Durham their home. To this end, the Plan sets out four key goals:



**End Homelessness in Durham**



**Affordable Rent for Everyone**



**Greater Housing Choice**



**Strong and Vibrant Neighbourhoods**



## Durham Access to Social Housing

At Home in Durham committed to the design and implementation of a new local system for selecting applicants for rent-geared-to-income (RGI) and other forms of assisted housing that gives people more choice in deciding where they want to live.

In 2017, Durham completed the transformation of the Durham Access to Social Housing (DASH) wait list. Durham is now the only service manager in Ontario to have a fully vacancy-driven wait list for RGI and modified housing.

In 2019, DASH was expanded to include applicants for affordable housing and portable housing benefits. Durham will continue to explore opportunities to better coordinate options for housing seekers, including community housing, affordable housing, supportive housing and housing assistance in the private market.

At Home in Durham lays out several anticipated outcomes and key actions to support the realization of each of these goals. During the past five years, the Region has made considerable progress in achieving the goals of its Plan. Notably:

- The creation of the Affordable and Seniors' Housing Task Force (see below) has resulted in a plan of action that reinforces and complements the goals and actions of At Home in Durham by expanding opportunities to increase the supply of affordable rental housing and provide greater housing choice for people in Durham.
- New affordable housing construction (completed and under development) has increased the rental supply by 421 units (188 389 affordable). In total, the Region of Durham has leveraged \$62.9 million in federal and provincial investment for the construction of 547 new affordable rental units since 2005.
- New partnerships between housing developers and support services agencies have increased access to safe, secure and affordable housing for some of our most vulnerable residents.
- Transformation of the Durham Access to Social Housing (DASH) wait list gives applicants for rent-geared-to-income (RGI) and other forms of assisted housing greater control and choice in deciding where they want to live.



The Region measures its progress toward the goals of At Home in Durham using the following scale:

<b>Early Progress</b>	<ul style="list-style-type: none"><li>• Early discussions about potential strategies or initiatives that may have an impact.</li></ul>
<b>Limited Progress</b>	<ul style="list-style-type: none"><li>• Strategies in place or limited actions/initiatives that may have an impact.</li></ul>
<b>Some Progress</b>	<ul style="list-style-type: none"><li>• Actions/initiatives underway that have had some impact that is not yet sustained.</li></ul>
<b>Good Progress</b>	<ul style="list-style-type: none"><li>• Actions/initiatives underway that are having a sustained impact.</li></ul>

## Affordable and Seniors' Housing Task Force

In October 2017, Regional Council endorsed the Affordable and Seniors' Housing Task Force Report, *Championing Affordable Rental and Seniors' Housing Across Durham Region*. Building on the goals of At Home in Durham, the Task Force report sets out a six-point plan of action and 34 recommendations to address the need for the creation of more affordable rental housing for low- and moderate-income households, as well as the need for more housing choices for seniors in Durham.



The six-point plan of action is grounded in the important role of the Region – together with its municipal and other partners – in supporting the creation and maintenance of affordable rental housing for our communities.

## Affordable and Seniors' Housing Task Force Six Point Plan of Action



The plan of action includes initiatives that complement and reinforce the actions set out in At Home in Durham, and aims to improve affordability and access to housing, end homelessness, protect the existing affordable housing supply, encourage housing diversity, and build capacity in the housing system.

The implementation of Task Force recommendations is overseen by the At Home in Durham Interdepartmental Steering Committee and led by the Interdisciplinary Tactical Team (ITT). The ITT is comprised of representatives of the Region of Durham and all local municipalities and meets regularly to explore opportunities to incent the development of affordable rental housing across the region.

## Interdisciplinary Tactical Team

The Interdisciplinary Tactical Team (ITT) supports the goals of At Home in Durham by facilitating the implementation of the Affordable and Seniors' Housing Task Force Report recommendations. Regional and area municipal representatives on the ITT meet regularly to incent affordable housing by:

- Providing a forum for the discussion of affordable rental and seniors' housing issues across Durham Region.
- Fostering the generation and dissemination of practical tools and approaches to address affordable rental and seniors' housing needs in Durham Region.
- Identifying and developing resources which can be brought forward to address rental housing issues facing low- and moderate-income households and seniors in Durham Region.



## Partnerships

At Home in Durham reinforces the Region of Durham's roles in housing as service manager, housing facilitator, researcher, monitor and social housing provider. In the first five years of the Plan, the Region has also committed to important roles as:

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### Leader and champion

...of affordable housing in Durham, committed to taking action and demonstrating results.

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### Catalyst and facilitator

...of affordable housing in Durham, addressing impediments by reducing risk, offsetting costs and increasing certainty.

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### Effective innovator and partner

...working collaboratively to showcase success and supporting those who build, maintain and manage affordable housing in Durham.

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### Responsible advocate

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...and voice for those in need of affordable housing in Durham.

The success of At Home in Durham is contingent on the strength and commitment of all housing partners, including the Region, area municipalities, non-profit service providers, private and non-profit sector developers, and the federal and provincial governments. Initiatives that support and enhance collaboration and partnership are critical for long-term sustained success.

The Region's Inter-Departmental Steering Committee is responsible for the oversight of the implementation of At Home in Durham during the life of the plan. Three key partner stakeholder groups support the Inter-Departmental Steering Committee by providing advice and recommending resources for participation in working groups that may be established from time to time. Although these stakeholder groups may be involved in all aspects of the Plan, they generally have one primary area of focus.



Stakeholder group	Membership	Primary area of focus
Interdisciplinary Tactical Team (ITT)	Area municipalities	New development and affordable housing
Durham Advisory Committee on Homelessness (DACH) -	Agencies operating Regionally - funded homelessness programs  Private businesses and social service organizations with a role in ending homelessness	Homelessness
Social Housing Advisory Group (SHAG)	Community housing and supportive housing providers	Community Housing

The Region continues to engage the private sector, including landlords, developers and investors, in working toward the goals of At Home in Durham. Regional employees attend annual Building Industry and Land Development Association (BILD) meetings that facilitate information sharing and discussion on housing needs in Durham and help to identify conditions to support greater industry participation in affordable rental housing.

The provincial and federal governments continue to have an important role to play in creating housing opportunities for all residents and to ensure the success of At Home in Durham. It is critical that the higher levels of government commit to providing ongoing, predictable funding for existing and future affordable rental housing. Without a significant and sustained provincial and federal funding commitment, it will be difficult for the Region of Durham to meet the goals and targets of At Home in Durham.



## National Housing Day 2018

On November 22, 2018, the Region hosted a National Housing Day event with Canada Mortgage and Housing Corporation (CMHC). The event was well attended by non-profit providers, builders, municipal partners, local support agencies and local elected officials – who came together to identify development priorities and explore options to advance rental and affordable rental housing in the sector.

The first annual Regional Housing Champion Awards were presented to local recognized leaders in the housing industry whose contributions have advanced access to affordable housing in Durham.

The Region will continue to host annual National Housing Day events to profile our success, recognize innovators, share information and build commitment to affordable rental housing in Durham.

## Ongoing Community Consultation

At Home in Durham was developed after extensive community consultations – including public community workshops, focus group discussions and an online survey – with Durham residents, elected officials, staff, social and community agencies, education and health care sectors, non-profit and co-operative and health care sectors, non-profit and co-operative housing providers, other levels of government, and other partners in housing.

As part of the work of the Affordable and Seniors' Housing Task, an online survey was also created to allow interested members of the public and housing professionals from the private and non-profit sectors to share their views. The Task Force also heard several delegations from community members and groups highlighting housing needs and innovations for housing affordability and choice.

In June 2017, the Region hosted a Thought Leaders and Partners Roundtable to bring industry leaders and innovators together to share exemplary practices in affordable rental and seniors' housing and to identify opportunities for Durham Region.

In November 2018, the Region hosted a National Housing Day event with Canada Mortgage and Housing Corporation (CMHC) to share information, build commitment and profile our success. The Region of Durham is committed to learning from others through ongoing dialogue with the housing sector and the people in our communities.



## Strategic Plan Review and Envision Durham

At Home in Durham is an extension of the Region’s commitment to affordable housing set out in Growing Together, the Durham Region Strategic Plan 2009-2014 and the Regional Official Plan.

The Region is currently developing a new strategic plan to identify a new direction and priorities for Regional Council.

In early 2019, the Region also launched Envision Durham, the Municipal Comprehensive Review of the Regional Official Plan (ROP). The ROP guides decisions on how and where our cities and towns grow – including the types of housing that people need – to ensure an improved quality of life for all residents in Durham.

Durham is currently in the Discuss Stage of the project, wherein residents have an opportunity to join the conversation by providing feedback on several theme-based Discussion Papers. The Housing Discussion Paper will be released in December 2019. It will examine the policy context, trends, affordable and accessible housing, and will also identify innovative solutions. Subsequent Policy Directions are expected to be released later in 2020.

These initiatives will continue to advance the direction of At Home in Durham during the next five years.

**Housing is an important issue for people in Durham.**

**Roughly two thirds of respondents to the Envision Durham Public Opinion Survey think more diverse housing options and affordable housing are “very” to “extremely important.”**





# Assessment of Current and Future Needs

The Durham Housing Review was conducted between 2010 and 2012 to address housing issues in Durham and establish a basis for monitoring the effectiveness of the Region's policies influencing housing market conditions. It included extensive research on the supply of housing, affordability, demographic trends and the specialized housing needs of diverse populations — including people who are homeless, victims of domestic violence, seniors, youth, students, and residents with mental, developmental and physical disabilities. The Durham Housing Review was the basis for the assessment of current and future needs that informed the development of At Home in Durham in 2014.

Updated analysis of current and future needs shows no significant shift in direction. Durham continues to grow. The region is currently estimated to be home to about 697,800 people. By 2041, the population is expected to grow to 1.2 million people, with more than 430,000 jobs in the region. Increased rental housing affordability and greater housing choices remain priorities for our growing communities. While the market may respond to the housing needs of homeowners and people with moderate- to high-incomes, it will still be more difficult for low-income renters, and people that require housing supports, to find affordable and suitable housing as the region grows.

## Housing Demand

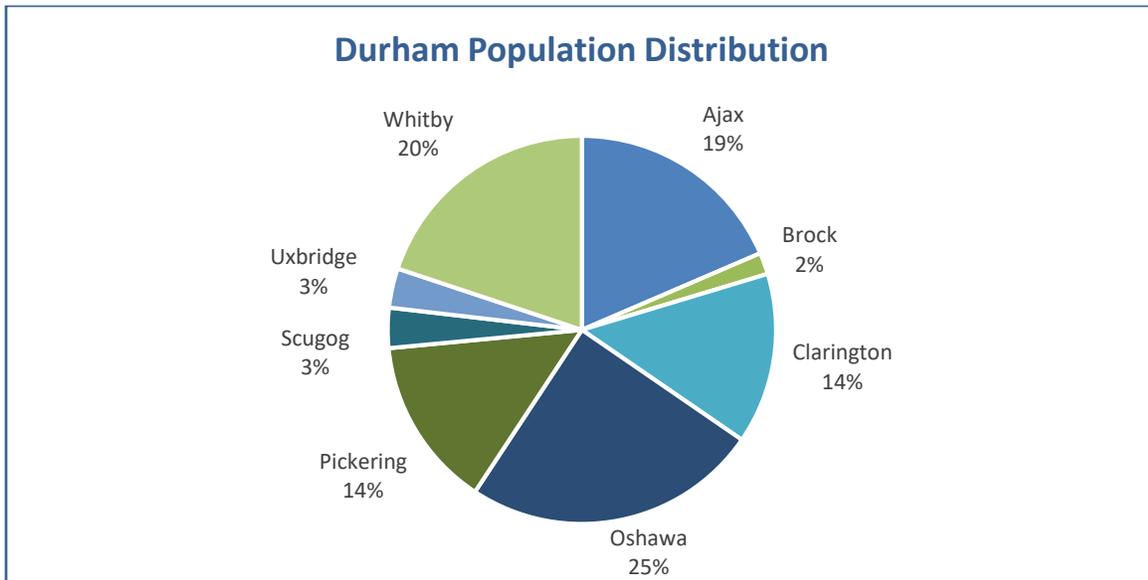
The current and future housing needs of people in Durham are influenced by numerous social and demographic factors. Strong, vibrant and sustainable communities rely on a supply of housing that is responsive to the needs of this growing and changing population.

### Population and Household Growth

The population of the Region of Durham is forecast to grow to 1.2 million by 2041. The current population is estimated to be about 697,800 people (as of May 2019). The vast

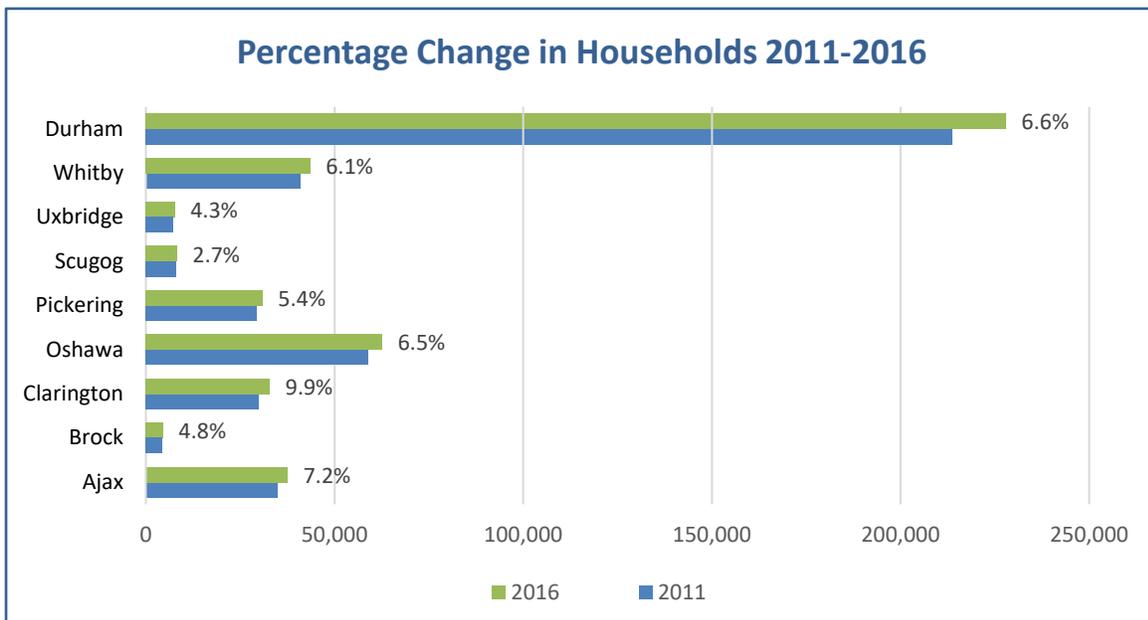


majority of people in Durham (91.5 per cent) reside in the five lakeshore municipalities of Oshawa, Whitby, Ajax, Pickering and Clarington.



Source: Statistics Canada, Census 2016.

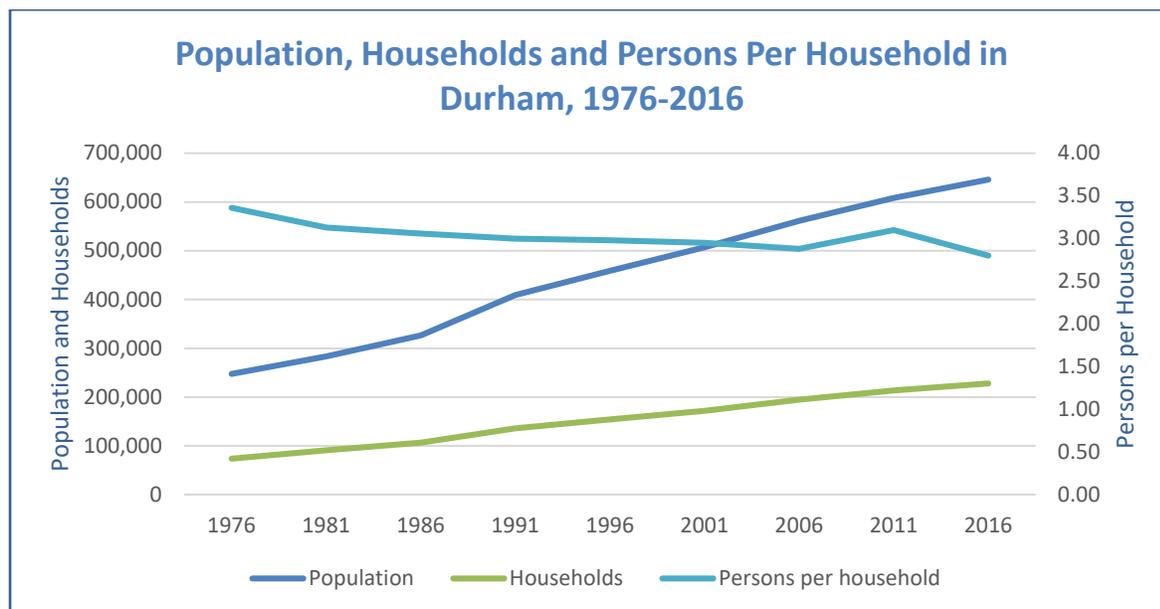
All eight area municipalities saw an increase in the number of households from 2011 to 2016. Clarington saw the largest increase in household growth at 9.9 per cent, followed by Ajax (7.2 per cent), Oshawa (6.5 per cent), and Whitby (6.1 per cent).



Source: Statistics Canada, Census 2011, 2016.



Between 2011 and 2016, the population of Durham increased by 6.2 per cent, but the number of households (i.e. occupied private dwellings) increased by 6.6 per cent (for a total of 227,905 households). The number of households is growing at a faster rate than the population, meaning the average number of persons per household is declining. In 2016, the average number of persons per household in Durham was down to 2.8 from 3.1 in 2011.



Source: Statistics Canada, Census 1976-2016.

A smaller average household size means that more housing units are needed to house the same number of people. It also means that more households can be accommodated in smaller units in higher-density developments within urban centres and corridors that are well served by transit and other amenities.

## Households Types

Households can be broken down into three types:

- One family households – a couple with or without children, or a lone-parent family
- Multiple family households – two or more families sharing the same dwelling
- Non-family households – one person living alone, or two or more people who share a dwelling but are not a family.



Between 1996 and 2016, the total number of all households in Durham increased by 47.9 per cent. Although one family households still make up the majority of total households, the number of one family households increased by only 39.4 per cent compared to non-family households which increased by 70.6 per cent.

### Household Types in Durham, 1996-2016

Household Type	1996	2006	2016
Total households			227,905
Non family (#)	29,580	39,710	50,455
Non family (%)	19.2%	20.4%	22.1%
One family (#)	121,370	149,710	169,205
One family (%)	78.8%	76.9%	74.2%
Multiple family (#)	3,150	5,250	8,255
Multiple family (%)	2.0%	2.7%	3.6%

Source: Statistics Canada, Census 1996, 2006, 2016.

The decreasing average household size can be attributed in part to the increase in the share of non-family households as compared to family households. In 2016, about 88 per cent of non-family households consisted of only a single person. The increase in the number of non-family households (primarily single people) and the decrease in family sizes indicates a trend toward smaller households that may require smaller housing units with fewer bedrooms.

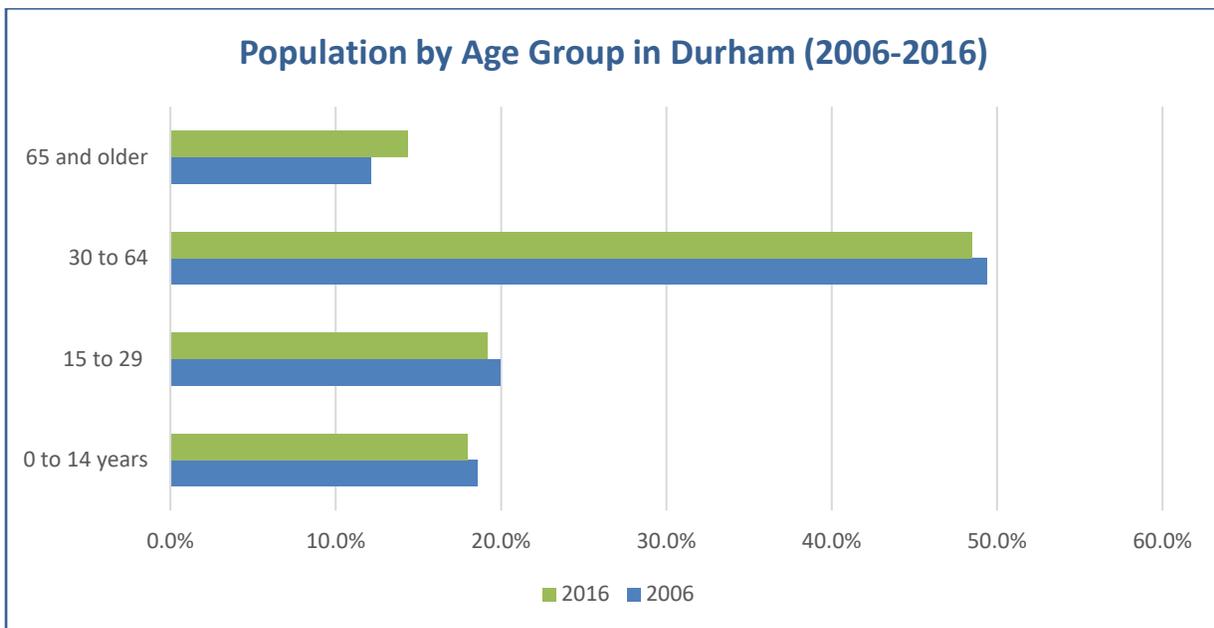
### Household Age Groups

In 2016, the largest age group in Durham was adults aged 30 to 64, which accounted for 48.5 per cent of the population. This was followed by youth and young adults aged 15 to 29 (19.2 per cent), children under the age of 15 (16.6 per cent), and seniors aged 65 or older (14.4 per cent).

Durham had a lower percentage of seniors as compared to Canada (16.9 per cent), Ontario (16.7 per cent) and the Greater Toronto Area (GTA) which was 14.7 per cent.

Despite the low proportion of seniors in Durham, this age group was the only cohort to show an increase in its percentage share of the population from 2006 to 2016.





Source: Statistics Canada, Census 2006, 2016.

As baby boomers age, this trend is expected to continue. The aging of Durham’s population is expected to fuel a demand for a greater diversity of housing types during the next decade (e.g. smaller homes).

## Housing Supply

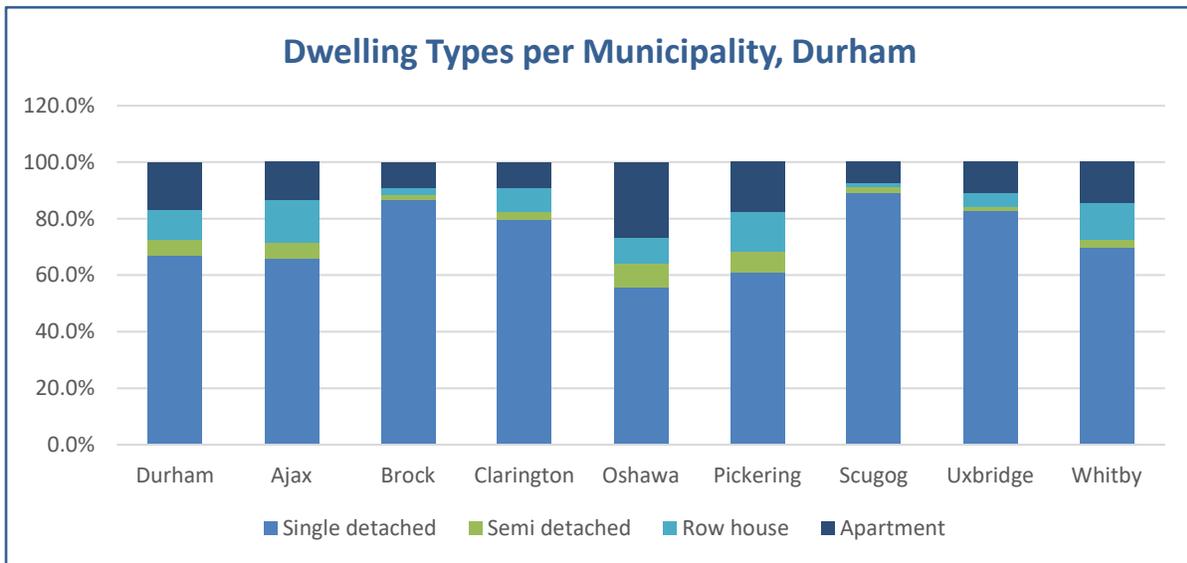
Durham has a healthy supply of land that is suitably designated for residential development. Growth in residential units is expected to increase to meet the demand of the rising population in Durham. This may be achieved through redevelopment and intensification in the built-up areas or within new greenfield areas that are suitably designated for residential development.

### Dwelling Types

Per the 2016 Census, the majority of households in Durham lived in low-density forms of housing. About 67 per cent of households (152,675 households) lived in single-detached houses, 5.5 per cent (12,430 households) lived in semi-detached homes, 10.7 per cent (24,470 households) lived in row houses, and 16.8 per cent (38,390 households) lived in apartments (16.8 per cent). There has been no significant change from 2011.

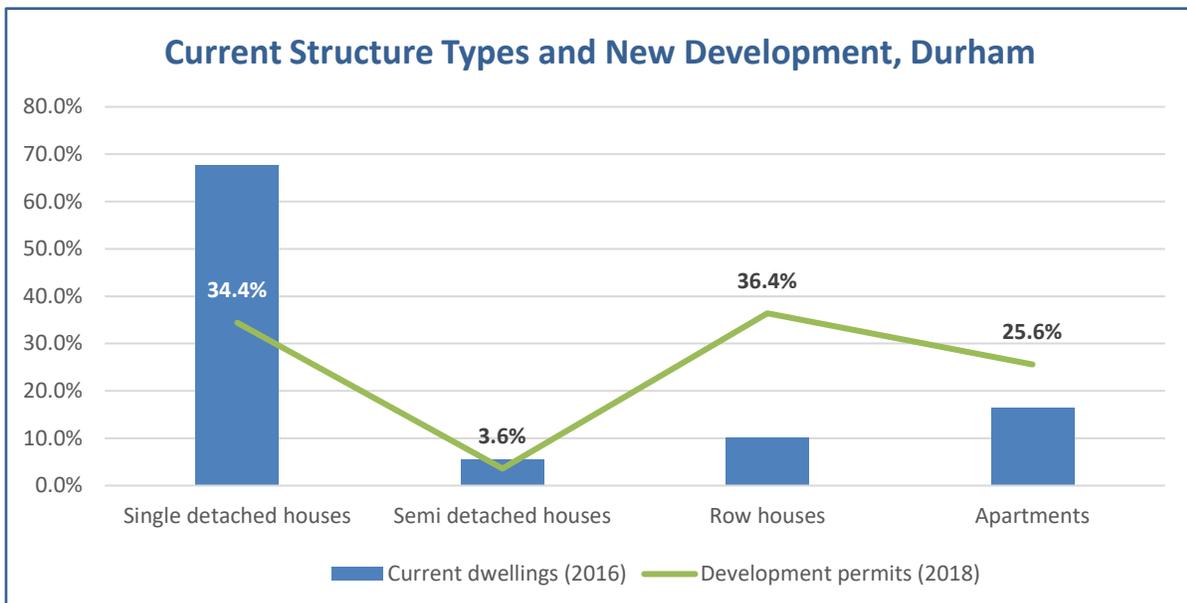


The City of Oshawa showed the most diversity in dwelling types of all area municipalities, while the northern Townships of Brock, Scugog and Uxbridge showed the least.



Source: Statistics Canada, Census 2016.

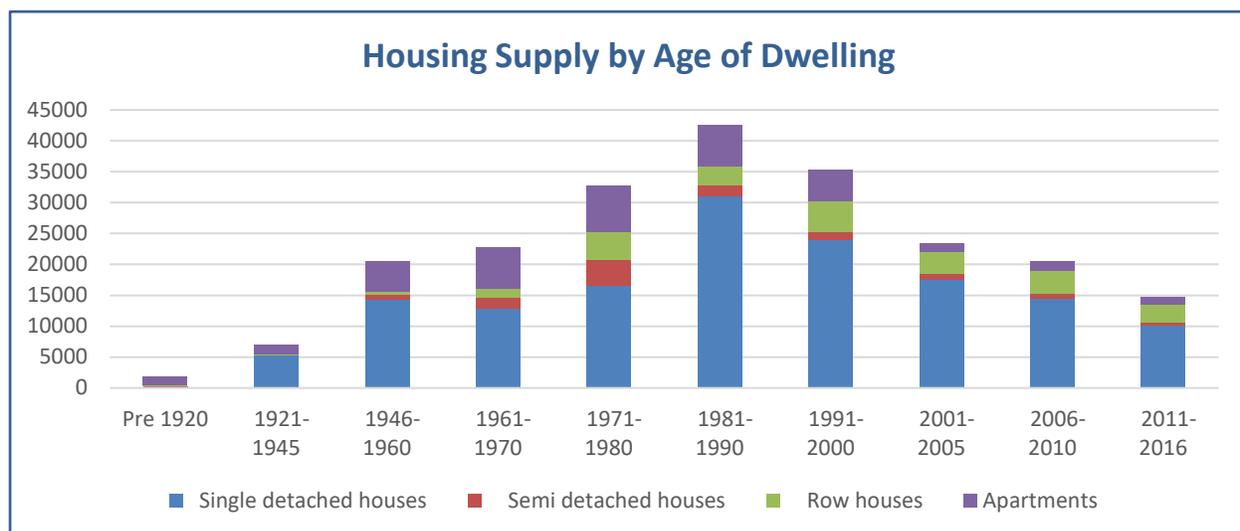
Development permits have showed increasing diversity in the types of housing that is being built as compared to the current supply.



Source: Statistics Canada, Census 2016; Region of Durham, Planning Division (2018)



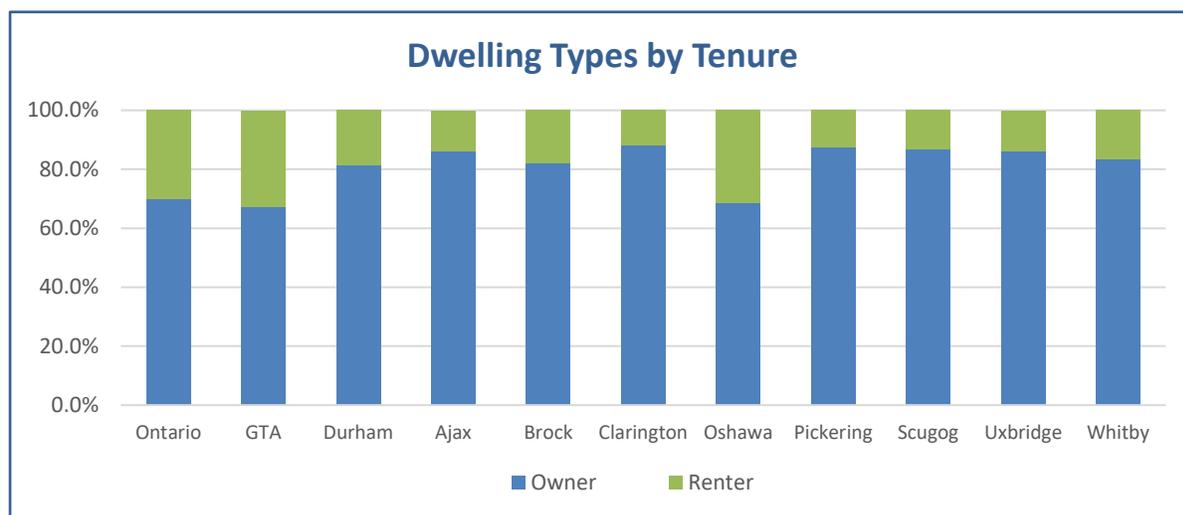
Most of the housing supply in Durham is relatively new. About 60 per cent of dwellings in Durham were constructed after 1980, with peak construction in the 1980s and 1990s.



Source: Statistics Canada, Census 2016

## Housing Tenure

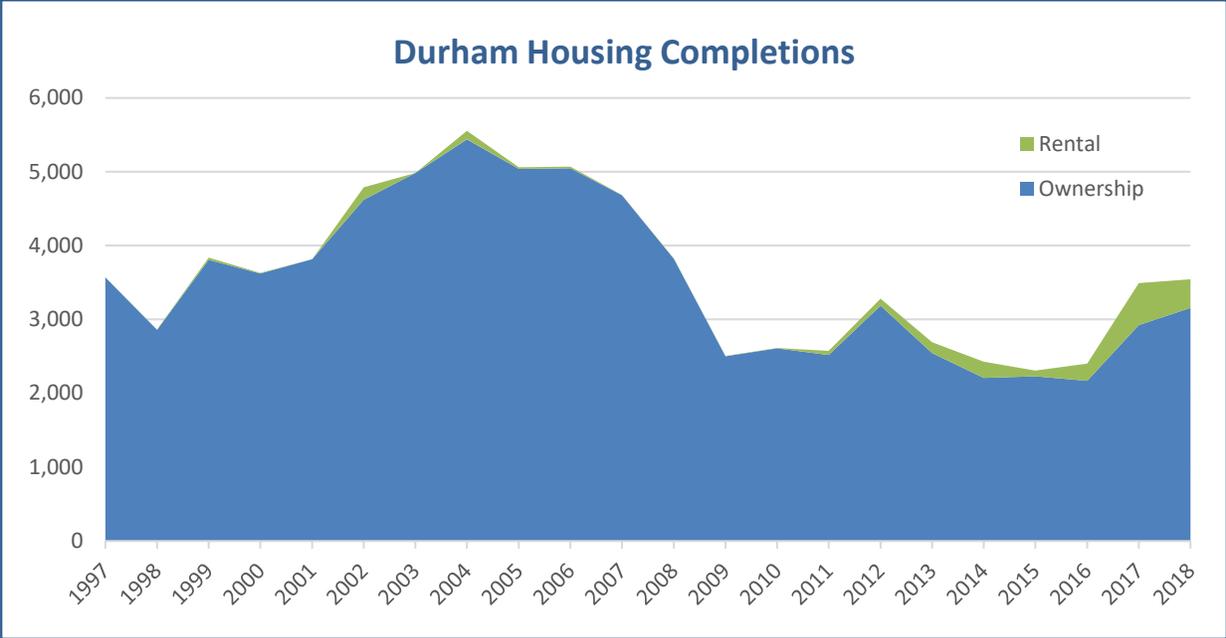
About 81.2 per cent of households in Durham are owners, and 18.8 per cent are renters. Durham had a lower percentage of renters than Ontario (30.2 per cent) and the GTA (32.7 per cent). Within Durham, Clarington had the highest percentage of owners (88.1 per cent) and Oshawa had the highest percentage of renters (31.5 per cent).



Source: Statistics Canada, Census 2016



Housing development in Durham has been robust during the last two decades, with ownership housing development largely keeping pace with population growth. However, there has been significant underinvestment in rental housing. Since 1997, only 2.7 per cent of housing completions were for rental units. Although there has been a notable increase in rental housing completions in the last several years, this is still proportionately less than current market share of rental housing. Between 2011 and 2018, only 8.5 per cent of housing completions were rental units, as compared to the 18.8 per cent of rental households in Durham.

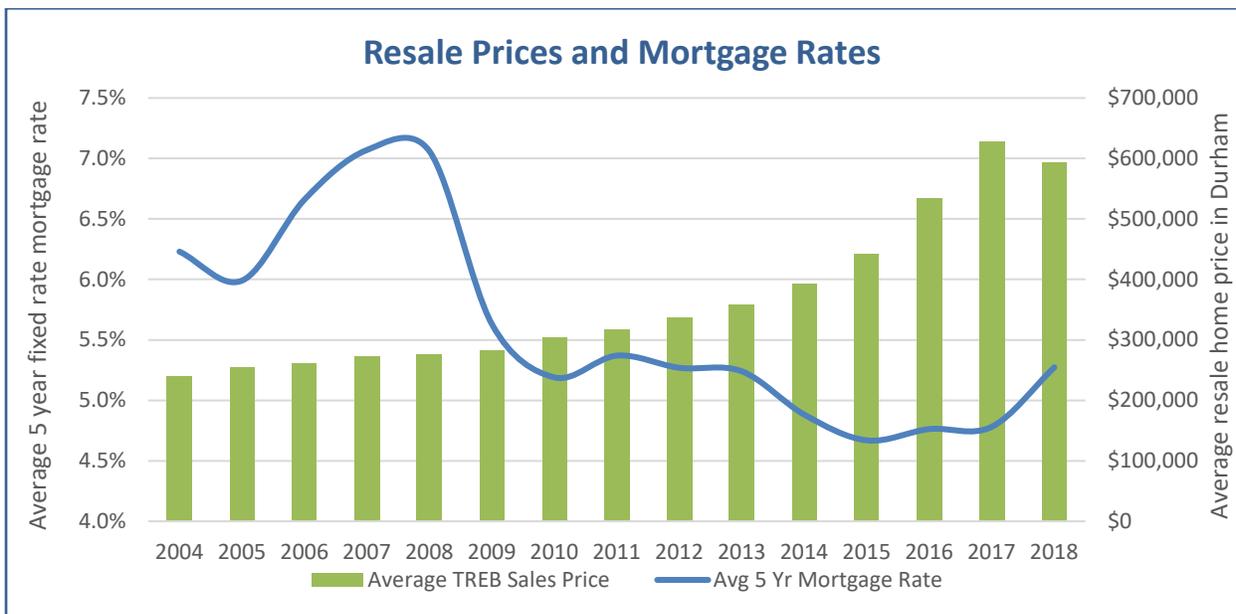


Source: Canada Mortgage and Housing Corporation, Starts and Completions Survey, 1997-2018

### Ownership Housing

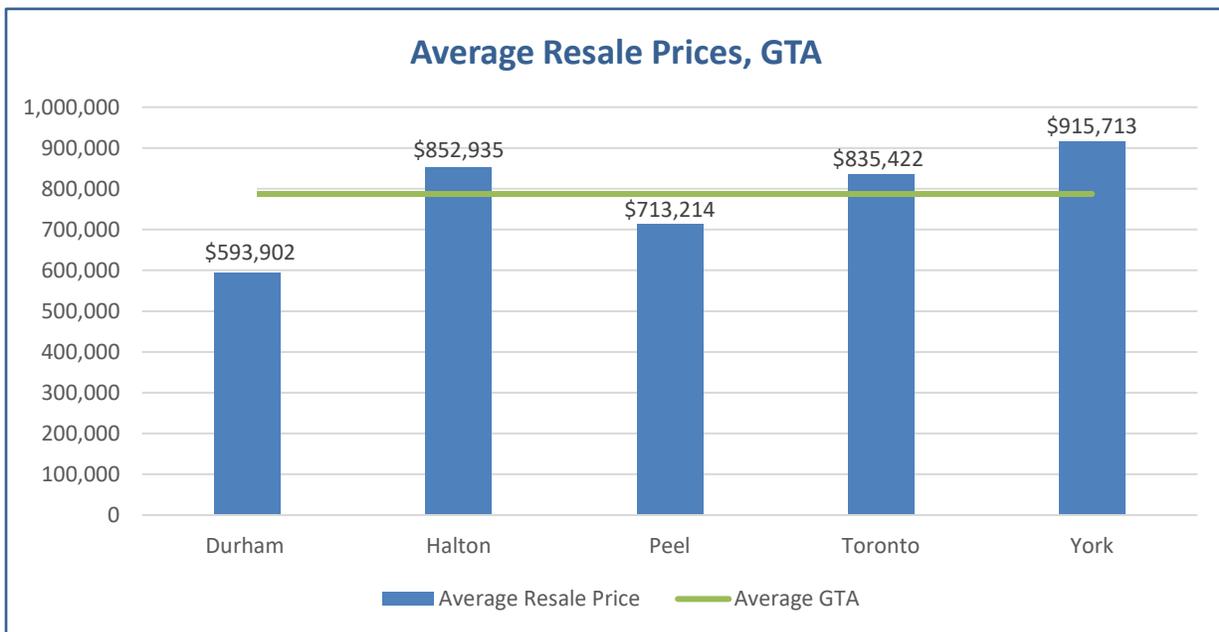
Resale housing prices in Durham have risen steadily during the past decade largely due to historically low interest rates. This has made monthly mortgages more affordable and increased demand for real estate. Between 2012 and 2017, house prices in Durham more than doubled (by 105.7 per cent or 11 per cent annually).





Source: Toronto Real Estate Board, Market Watch (2004-2018)

Durham continues to have the most affordable resale housing prices in the Greater Toronto Area (GTA). In 2018, the average resale price in Durham was \$593,902, about 24.6 per cent below the average resale price across the GTA (\$787,300) and 35.1 per cent below the average resale price in York Region (\$915,713), the highest in the GTA.

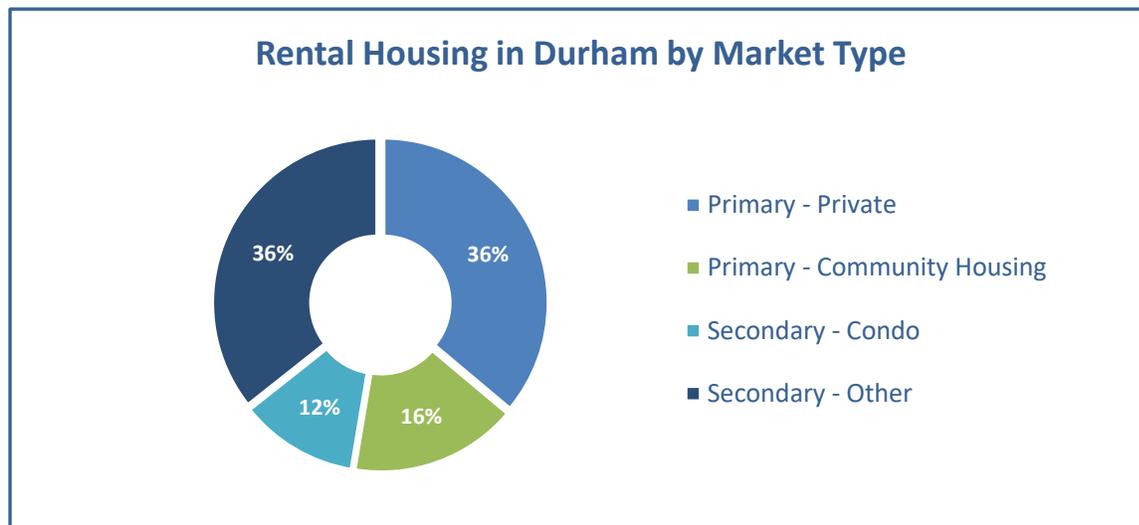


Source: Toronto Real Estate Board, Market Watch (2018)



## Rental Housing

Only about 53 per cent of renters in Durham live in the primary rental market, which is purpose-built rental housing in the private market or in community housing. The remaining renters live in the secondary rental market, which may be comprised of condominium rental housing, secondary units (e.g. basement apartments, accessory apartments) or in other alternative rental circumstances (e.g. rooming houses).



Source: Canada Mortgage and Housing Corporation, Rental Market Report - GTA (2018); Statistics Canada, Census 2016; Urbanization (2018).

Most of the total purpose-built rental housing supply in Durham (68.6 per cent) is found in the private market, and 93.3 per cent of these units are in apartment buildings. Most units are two bedrooms or larger, with only 28.9 per cent of units suitable for single people.

### Private Purpose-Built Rental Housing by Unit Size and Type

Unit Type	Apartment	Townhouse	Total	Percentage
Bachelor				2.4%
1 Bedrooms	4,074	32	4,106	26.5%
2 Bedrooms	8,367	60	8,427	54.4%
3+ Bedrooms	1,645	951	2,596	16.7%
<b>Total</b>	<b>14,460</b>	<b>1,043</b>	<b>15,503</b>	<b>100.0%</b>

Source: Canada Mortgage and Housing Corporation, Rental Market Report - GTA (2018)

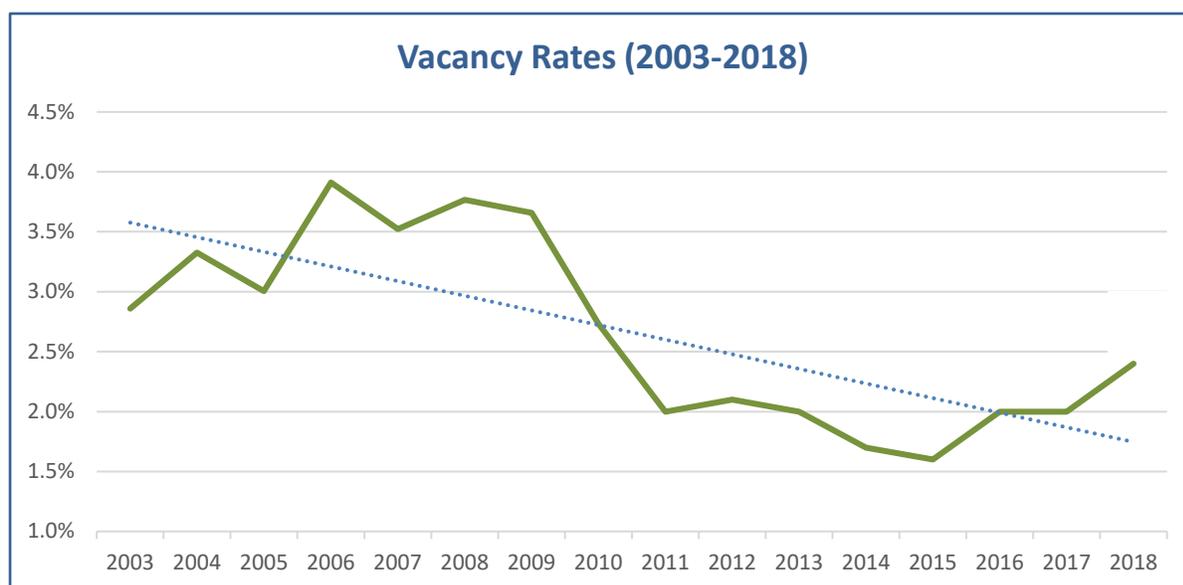


Despite the high percentage of renters living in non-condominium housing in the secondary market (36 per cent), little is known about this supply of rental housing in Durham. Although units in the secondary market can be a vital source of affordable rental housing, they lack the security of purpose-built units and may not be suitable for all rental households.

## Rental Vacancy Rates

A vacancy rate of three per cent or greater is considered to be ideal for a healthy rental market. Vacancy rates for purpose-built rental housing in Durham have fallen significantly since 2009 and have remained low, averaging below 2 per cent.

Notwithstanding the downward trend, the current vacancy rate in Durham is 2.4 per cent and varies across unit sizes: zero per cent for bachelor units; 3.8 per cent for one-bedroom units; 2.0 per cent for two-bedroom units; and 1.2 per cent for three-bedroom units. The higher average vacancy rate for one-bedroom units is skewed by a 14.6 per cent vacancy rate for units costing more than \$1,400, many of which are newer luxury rentals.



Source: Canada Mortgage and Housing Corporation, Rental Market Report - GTA (2018)

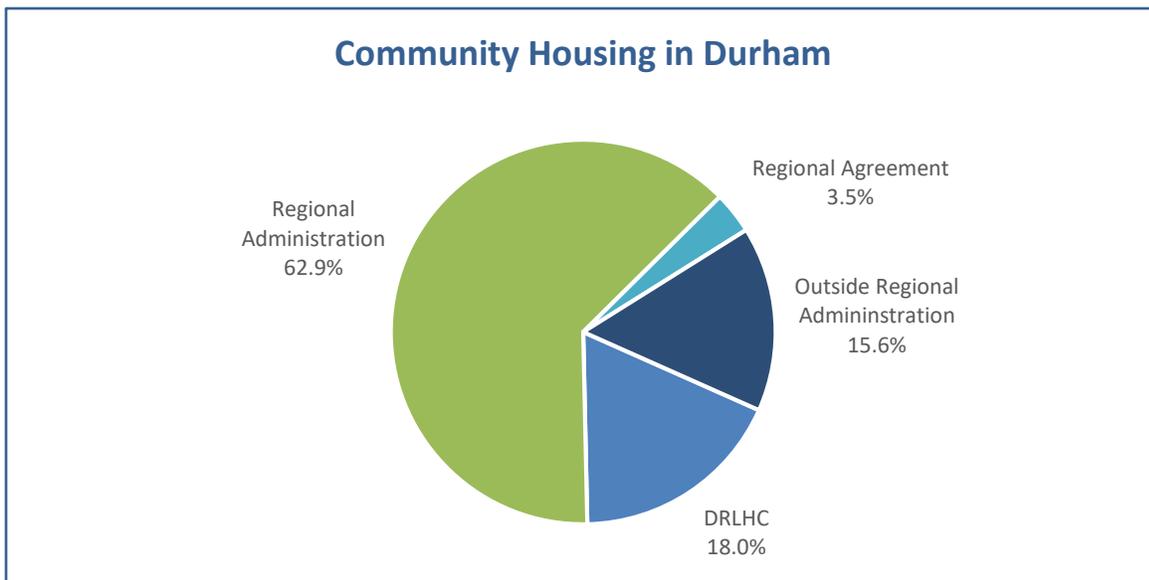
An increasing population, low rental supply, low vacancy rates, and rising ownership housing prices in Durham speak to the need for greater purpose-built rental housing in the region.



## Community Housing

Community housing is non-profit social housing or public housing that was constructed with government assistance and may receive ongoing operational subsidies. It may have a mix of market rent and rent-geared-to-income (RGI) units and/or target units to specific groups (e.g. seniors). Community housing represents 32.4 per cent of the purpose-built rental housing in the region.

There are currently 7,087 community housing units in Durham, of which 84.4 per cent are directly operated by the Region (1,275 Durham Regional Local Housing Corporation – DRLHC – units) or are under Regional administration or agreement (4,459 and 249 units respectively). Community housing providers under Regional administration receive ongoing operational funding from the Region, while those under Regional agreements receive only funding to provide rent supplement assistance to eligible households. Community housing outside of Regional administration receives no funding from the Region and includes federal co-operative housing providers and federal non-profit providers who were previously under Regional administration until their operating agreements expired.

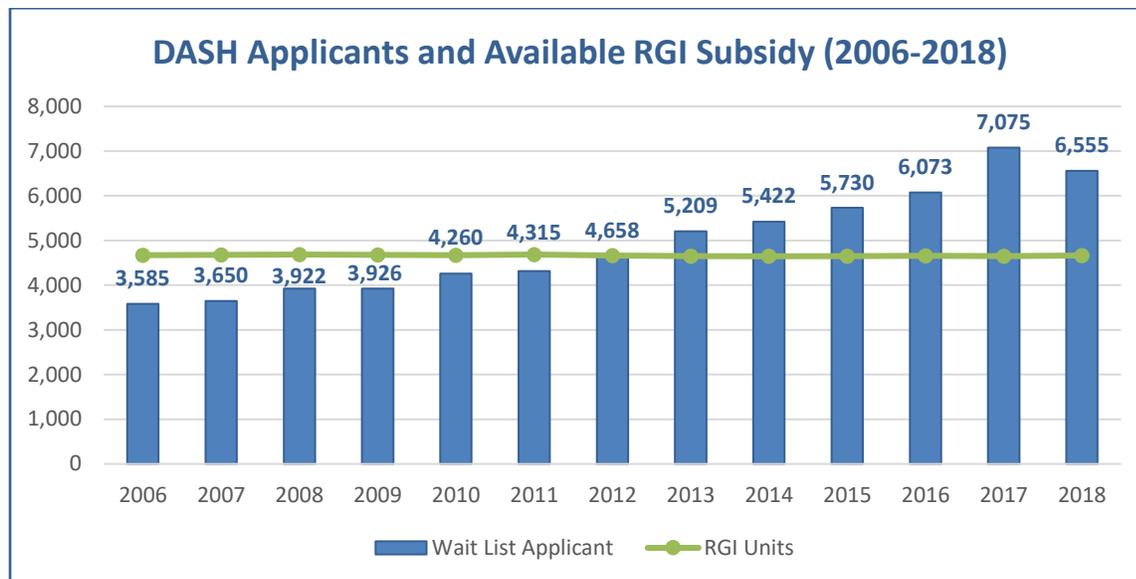


Source: Region of Durham, Housing Services

Durham Access to Social Housing (DASH) operates the wait list for a rent-geared-to-income (RGI) units in community housing under Regional administration. The Region currently funds 4,481 RGI units in community housing, as well as under agreement with



some private landlords. At the end of 2018, there were 6,555 applicants on the DASH wait list. Although the wait list has increased by about 83 per cent since 2006, the number of community housing units available for RGI subsidy has remained relatively stagnant.



Source: Region of Durham, Housing Services

Consistently low vacancy rates and the limited number of affordable options in the private rental market have contributed to the growing number of low-income applicants seeking RGI assistance in Durham.

## Housing Affordability

The Regional Official Plan (ROP) defines affordable housing in line with the Provincial Policy Statement (PPS) as housing that is affordable to low- and moderate-income households – those at or below the 60th percentile of income<sup>1</sup>. It is defined differently for ownership and for rental housing.

- Affordable ownership housing is defined as the lower of: 1) spending no more than 30 per cent of gross income on accommodation costs (based on the purchase price

<sup>1</sup> In the case of affordable ownership housing, this refers to households with incomes in the lowest 60 per cent of the income distribution of all households in the region. In the case of affordable rental housing, this refers to households with incomes in the lowest 60 per cent of the income distribution for renter households in the region.



of the home); or 2) 10 per cent below the average price of a resale home. Currently, the income measure is used to determine the affordable home ownership threshold for low- and moderate-income households, making the affordable purchase price for these households \$407,667 at carrying costs of \$2,815 per month.<sup>2</sup>

- Affordable rental housing is defined as the lower of: 1) spending no more than 30 per cent of gross income on rent; or 2) CMHC average market rent (AMR). Currently, AMR of \$1,233 is the affordable rental housing threshold for low- and moderate-income households in Durham.

On average, only about 19.4 per cent of owners can afford the average resale price in Durham (\$593,902). However, this is largely due to the higher costs of single detached single homes. Many townhouse and condominium resales are available below the affordable threshold of \$407,667 for low- and moderate-income households. Additionally, these households have affordable housing options in the rental market.

Renters face far greater affordability issues than do owners in Durham. The median income of renter households (\$45,700) is less than half of the median income of all households in Durham (\$95,200), and even the highest income renters fall below the 60th income percentile for the larger population. A larger percentage of renters spend more than 30 per cent of their income on shelter, and 53.3 per cent of renters cannot afford the average market rent.

### Income and shelter costs of renters and owners

	Renters	Owners
Total households <sup>3</sup>		183,910
Low and moderate income households (below 60 <sup>th</sup> percentile)	25,755	136,710
Household income at 60 <sup>th</sup> percentile	\$55,600	\$113,100
Median monthly shelter costs	\$1,083	\$1,599
Average monthly shelter costs	\$1,142	\$1,622
% of households spending 30% or more of income on shelter	47.7%	19.9%

Source: Statistics Canada, Census 2016

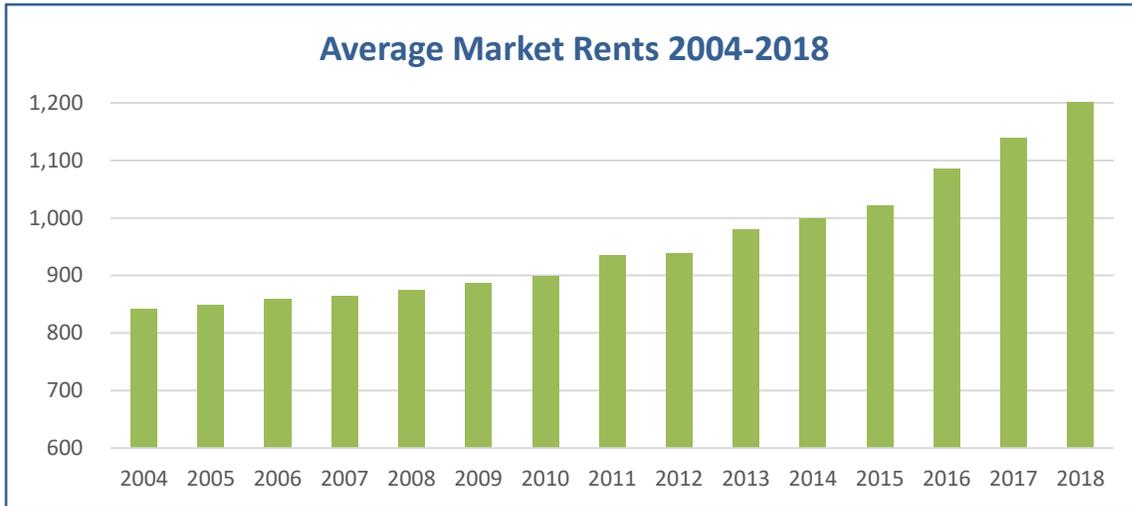
<sup>2</sup> Based on a five per cent down payment and a mortgage rate of 5.34 per cent amortized over 25 years.

<sup>3</sup> Owner and tenant households with household total income greater than zero; in non-farm; non-reserve private dwellings – 25 per cent sample data.



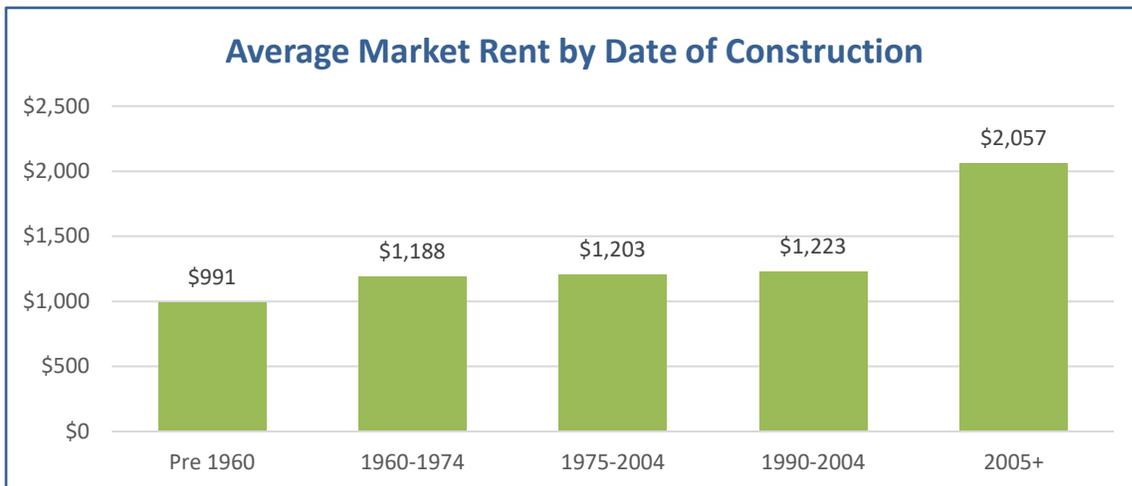
## Average Market Rents

CMHC average market rent (AMR) in Durham is currently \$1,223 per month. Although AMR has historically been relatively stable, there has been a sharp increase in average rents during the last three years. Between 2015 and 2018, AMR increased by 19.8 per cent – more than the total increase during the previous 10 years (18.9 per cent).



Source: Canada Mortgage and Housing Corporation, Rental Market Report - GTA (2018)

The recent upsurge in AMR can in part be attributed to the increased rental housing development in the last several years – which has largely been marketed as luxury rentals. Rents for newer construction are 68.2 per cent higher than average rents for older buildings.



Source: Canada Mortgage and Housing Corporation, Rental Market Report - GTA (2018)



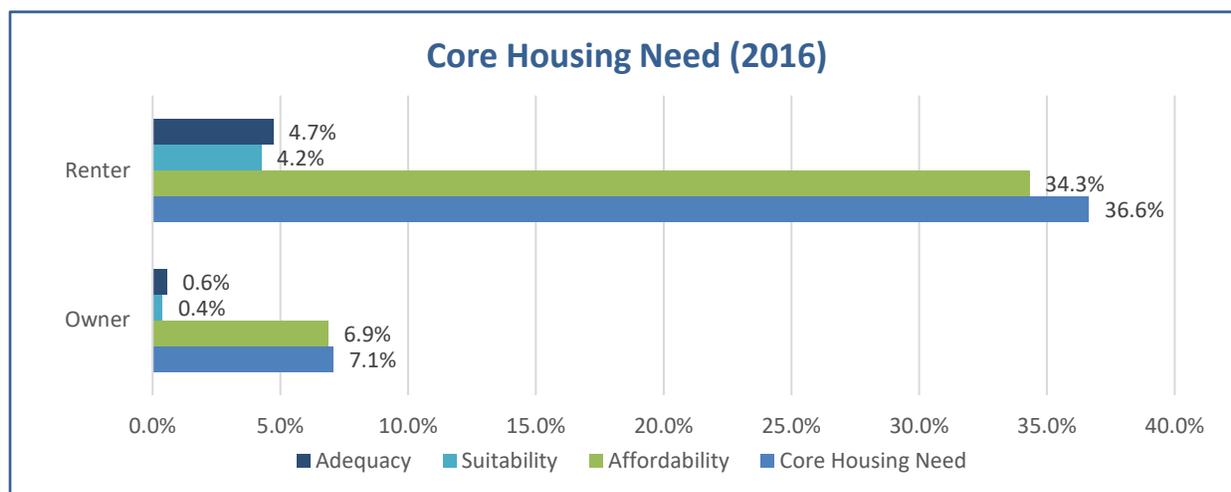
In 2018, the Region conducted a survey of 818 online rental listings and found a disparity between the CMHC AMR and the posted rental listings even for older buildings. An average one-bedroom apartment in Durham was listed for \$1,518 – 31.7 per cent higher than the CMHC average market rent for a one bedroom of \$1,153. Only 14 per cent of the listings surveyed met the ROP definition of affordable rent at or below AMR of \$1,223.

## Core Housing Need

Core housing need means that a household falls below one of the CMHC adequacy, affordability or suitability standards, and would have to spend 30 per cent 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 per cent of gross income.
- Suitable dwellings have enough bedrooms for the size and make-up of the household.

In Durham, about 36.6 per cent of renters are in core housing need as compared to only 7.1 per cent of owners. Most households are in core housing need due to affordability issues, with less than one per cent of owners and five per cent of renters falling below each of the suitability or adequacy standards.



Source: Canada Mortgage and Housing Corporation (CMHC) and Statistics Canada (2016)

Note: Percentage of households below each standard do not sum to total households in core housing need because a given household may be below multiple standards



CMHC core housing need is a deeper measure of affordability than the ROP definition of affordability. About 57.6 per cent of the low- and moderate-income renters identified under the ROP definition are in core housing need, compared to only 9.3 per cent of low- and moderate-income owners.

### Future Affordable Housing Needs

In 2018, the Region engaged a consultant to research housing needs and prepare a housing forecast model for Durham that examines household and unit type demands from 2019 through to 2028<sup>4</sup>. Based on current and historical variables in Durham, three models were developed to determine targets to meet Durham’s affordable rental housing needs over time to:

- maintain the status quo
- make marginal improvements
- meet all housing needs.

During the next five and 10 years, the number of new affordable housing units<sup>5</sup> required under these models are as follows:

Required Units	Status quo	Marginal improvement	Fully addressing housing needs
<b>Over Five (5) Years</b>			<b>5,499</b>
Single people	848	1,332	2,719
Families	947	1,486	2,780
<b>Over Ten (10) Years</b>	<b>3,751</b>	<b>5,939</b>	<b>11,711</b>
Single people	1,741	2,769	6,004
Families	2,010	3,170	5,707

Durham has had limited development of rental housing in the last two decades. Most of the affordable development has been because of government investment. The Region recognizes that more needs to be done and is committed to addressing the demand for affordable housing through the actions of At Home in Durham.

<sup>4</sup> Region of Durham Housing Forecast 2019-2028, OrgCode Consulting Inc. (January 30, 2019).

<sup>5</sup> Including rent-geared-to-income (RGI) units, supportive housing units and affordable market housing units.







## Goal 1: End Homelessness in Durham



**The Region of Durham is committed to reducing chronic homelessness to zero over the next five years.**

Homelessness describes a range of housing and shelter circumstances<sup>6</sup>, including:

- Unsheltered – living on the streets or in places not intended for human habitation.
- Emergency Sheltered – overnight shelters for people who are homeless or victims of family violence.
- Provisionally Accommodated – accommodation that is temporary or lacks security of tenure.
- At Risk of Homelessness – people whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

### Unsheltered and Emergency Sheltered

Durham has a relatively low incidence of unsheltered and emergency sheltered households as compared to many other areas in Ontario and the Greater Toronto Area (GTA). On average, just under 1,400 households have used emergency shelters annually since 2014.

In 2018, the Region partnered with Community Development Council Durham (CDCD) and Durham Mental Health Services to co-ordinate a Point in Time (PiT) Count and

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<sup>6</sup> Canadian Definition of Homelessness, Canadian Observatory on Homelessness, 2012.



Registry Week to identify the nature and extent of homelessness in Durham. As compared to the homelessness enumeration conducted in 2017:

- People who reported that they were unsheltered decreased from 32 per cent to 13 per cent.
- People who reported that they had experienced episodic<sup>7</sup> homelessness increased from 7 per cent to 13 per cent.
- People who reported that they had experienced chronic<sup>8</sup> homelessness decreased from 48 per cent to 39 per cent.

In 2019, the Region of Durham partnered with the Canadian Alliance to End Homelessness (CAEH) to participate in its Built for Zero campaign. The goal of the campaign is to help a core group of leading communities to achieve and sustain functional zero<sup>9</sup> chronic homelessness using a structured, supportive and data-driven approach. The first milestone is to create a quality By-Name List to ensure reliable, real-time and consistent data to measure progress.

Durham has already begun compiling its By-Name List using the 2018 enumeration data. The list will show the depth of need of each person experiencing homelessness – contributing to better co-ordinated services that can be targeted to and wrapped around people with the highest acuity in a timely manner. Knowing the people experiencing homelessness by name and prioritizing the most vulnerable is essential to ending homelessness in Durham.

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<sup>7</sup> Episodic homelessness is defined as having experienced three or more episodes of homelessness in a year.

<sup>8</sup> 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.

<sup>9</sup> Functional zero means that a community has no more than three chronically homeless people on its By-Name List, or 0.1 per cent of its most actively homeless number (whichever is greater) sustained for three consecutive months.

## Social Assistance Shelter Allowances

Social assistance shelter allowances are only a fraction of the average market rent in Durham. Most recipients cannot even afford 80 per cent of average market rent – the defined affordability amount under the Canada-Ontario Community Housing Initiative (COCHI) and Ontario Priorities Housing Initiative (OPHI) programs.

People on social assistance frequently pay far more than 50 per cent of their total income on shelter, meaning they are in core housing need. Single people – about 60 per cent of Ontario Works recipients in Durham and 80 per cent of Ontario Disability Support Plan (ODSP) recipients – are particularly disadvantaged as they have limited affordable housing options in Durham.

Durham encourages the Province to move quickly to ensure that social assistance recipients have enough income to afford safe, adequate and suitable housing in the private market.



## Oshawa Unsheltered Residents (OUR) Task Force

The Oshawa Unsheltered Residents (OUR) Task Force is a collaborative table that develops and implements strategies to address the needs and barriers of those living unsheltered in the city of Oshawa. It was established by Regional staff in 2018 in response to the increasing visibility of unsheltered people in Oshawa and includes representation from the Region, the City and community partners.

## Provisionally Accommodated and At Risk of Homelessness

Provisionally accommodated households face increasing pressures finding and maintaining affordable rental accommodation in their communities. About 21 per cent of the 6,555 applicants on the Durham Access to Social Housing (DASH) wait list report being provisionally accommodated, and a further 12 per cent live in insecure rooming situations, which are often unregulated and may not be safe, suitable or protected under the Residential Tenancies Act (RTA).

Many low-income renters in Durham are at risk of homelessness. About 65 per cent of non-seniors and 17 per cent of seniors on the DASH wait list rely on social assistance as their primary source of income. Social assistance shelter allowances are only a fraction of average market rents in Durham, forcing most social assistance recipients into core housing need.

Increasing the supply of affordable housing and improving financial housing assistance for low-income Durham residents – as set out in Goal 2 of the Plan – is key to addressing the housing needs of people who are provisionally accommodated or at risk of homelessness.

**Single non-seniors continue to face the greatest challenges with homelessness in Durham. They represent more than 90 per cent of emergency shelter users, have few affordable housing options in the private rental market and face the longest wait times on the DASH wait list.**



## Durham in Action

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The Durham Advisory Committee on Homelessness (DACH) continues to support strategic decision-making around homelessness resources and funding to ensure co-ordination of services across the network of community agencies. Funding continues to focus on homelessness prevention and supports that will allow people to remain in their homes whenever possible. The Region is also the Community Entity for the federal Reaching Home initiative.

In 2018, the Region committed \$8 million in 100 per cent provincial funding and \$72,150 in Regional funding to Community Homelessness Prevention Initiative (CHPI) programs and services to assist households experiencing homelessness obtain housing and help households at risk of homelessness with eviction prevention.

### Develop long-term innovative approaches to improve the ability of households to access housing

- In 2018, housing outreach agencies helped 511 unsheltered or provisionally accommodated households secure permanent housing across the region – a marked increase from the 82 households successfully assisted in 2017.
- The Region partners with Cornerstone Community Association to operate the Housing First program, which assisted 25 high acuity clients move from shelter to more permanent housing in 2018. Once stably housed, program participants continue to engage with Housing First workers to meet self-identified goals.
- The Bridges Street Outreach program provides a dedicated street outreach team to build relationships with unsheltered people and connect them to supports and services in the community. Working collaboratively with the Region's Primary Care Outreach Program (PCOP), Cornerstone Community Association has successfully housed 15 people under this program since it began in the second quarter of 2018.
- The Region is working towards the development of a Coordinated Access System to standardize the intake, assessment and referral processes across Durham, in order



to streamline the process for people experiencing homelessness to access housing opportunities and supports.

- The new vacancy-driven Durham Access to Social Housing (DASH) wait list was fully implemented in 2017 to provide applicants greater control and choice in determining where they want to live.
- Durham has a dedicated resource for Special Priority Applicants (SPP) – victims of family violence and human trafficking – to provide them with more immediate and flexible assistance and supports.
- The Region supported Durham Mental Health Services (DMHS) Regional Housing Co-ordinator to develop an inventory of supportive housing for people with mental health and addictions.

### **Develop long-term innovative approaches to improve the ability of households to retain their housing**

- Support agencies are increasingly focusing their efforts on assisting vulnerable, low-income tenants to maintain their housing in the tight rental market in Durham. This includes mediating or negotiating with the landlord, supporting tenants at the Landlord and Tenant Board, and educating rooming house tenants about their rights and how to exercise them.
- The Housing Stability Program (HSP) assisted 1,812 households in 2018, including one-time assistance with rental and utility arrears, last months' rent deposits and moving costs, representing a 38 per cent increase from

## **Special Priority Policy (SPP)**

SPP is a provincially mandated priority for victims of human trafficking or family violence. Durham has a dedicated resource that provides immediate and flexible assistance to SPP applicants on the DASH wait list. Durham also works with the local Violence Against Women (VAW) sector to connect SPP applicants with supports.

In 2018, the Province rolled out the Portable Housing Benefit-Special Priority (PHB-SPP) to give these applicants more flexibility to choose where they live. To date, Durham has supported 183 SPP applicants to obtain this benefit.

Despite this, SPP applicants are still offered a disproportionate number of the limited RGI units in Durham. SPP applicants represent only about 5 per cent of the DASH wait list, but they made up nearly 58 per cent of all applicants housed in 2018 – and all but one of non-seniors housed.

Durham encourages the Province to address SPP applicants outside service managers' wait lists, so locally identified priorities can be better served.



2017. About 45 per cent of the HSP assistance issued was used for housing retention (e.g. assistance with rent arrears).

- Housing outreach and eviction prevention workers also assisted 2,623 households at-risk of homelessness maintain their housing stability through this program stream.
- The Region partnered with the Salvation Army to create the Housing Retention Program. This program facilitates positive relationships with landlords to increase the supply of affordable housing through a roommate matching process and supported accommodations. The program provides ongoing transitional supports to ensure stable tenancies. In 2018, the program helped 19 households obtain and retain housing through this collaborative model.
- The Durham Regional Local Housing Corporation (DRLHC) has increased focus on eviction prevention through its community development initiatives. DRLHC's goal is to stabilize tenancies and promote social participation. The model is intended to be rolled out to other community housing providers following a review of the DRLHC initiative.

## Measuring Our Progress

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## Goal 2: Affordable Rent for Everyone



**The Region of Durham is committed to increasing the supply of affordable rental housing by 1,000 units over the next five years.**

Strong and vibrant communities include rental options that meet the needs of all people, regardless of income. Rental housing is the most feasible option for many low- to moderate-income households, but Durham needs more purpose-built rental housing as demand is far outpacing supply. This is particularly true for affordable rental housing as costs have increased well above inflation and income growth during the past decade.

Most renters in Durham lack the income to drive demand for new market rental development. They face more affordability issues and have fewer housing options than homeowners.

- On average, renters in Durham have about half the income of homeowners.
- About 63 per cent of renters in Durham rely on social assistance as their primary source of income.
- Less than half (46.7 per cent) of renters in Durham can afford CMHC average market rent.

### Private market development

The gap between what the average renter in Durham can pay and the cost of development means developers need assistance to make new affordable rental housing profitable (e.g. land, up-front capital costs, reduced municipal charges). The cost of these incentives cannot be sustained by the Region without increasing property



taxes or compromising other municipal services or infrastructure. The federal and provincial governments must play their parts.

In partnership with area municipalities, the Region is committed to creating a supportive policy environment to enable affordable housing solutions.

- Envision Durham provides an opportunity to review the Regional Official Plan and local municipal housing policies and Zoning By-laws related to affordable and rental housing.
- The Interdisciplinary Tactical Team (ITT) meets regularly to discuss local development practices and incentives and to identify the conditions to support greater private participation in affordable rental housing development across the region.
- Some area municipalities have also developed or started to develop their own housing strategies consistent with At Home in Durham.

## Community housing

Community housing provides affordability for some of the most vulnerable people in Durham. As community housing providers come to the end of their operating agreements and mortgage obligations under the Housing Services Act (HSA), there is a risk of losing rent-geared-to-income (RGI) units if they do not continue to partner with the Region. To date, nine community housing projects have reached the end of their operating agreement or mortgage, and the Region has preserved 146 of 174 RGI units through new rent supplement agreements. From 2019 to 2023, an additional 10 community housing projects will reach the end of their operating agreements or mortgages.

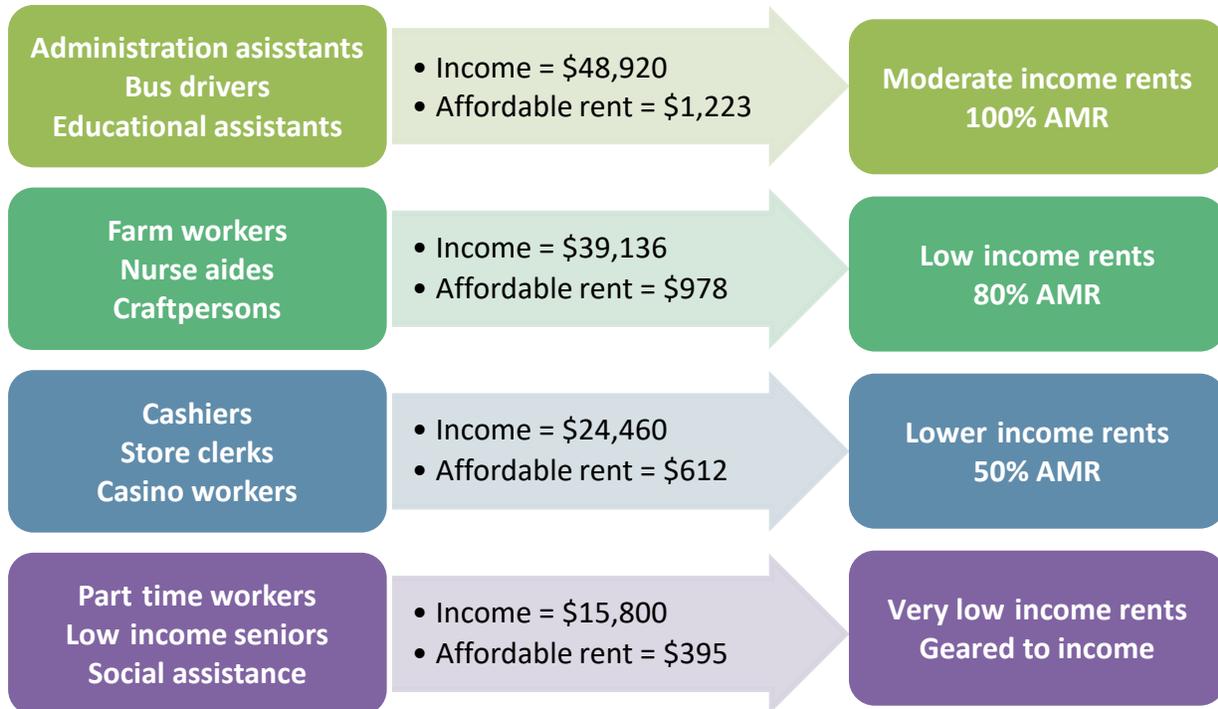
The Region has a legislated obligation to maintain 4,446 RGI units under its HSA service level standard and is committed to the development of a policy to sustain the community housing supply beyond the expiration of operating agreements and mortgage maturity. However, if new agreements cannot be negotiated with community housing providers, the Region will need to find new RGI units elsewhere through rent supplement agreements, increased targets at other community housing providers, or alternative forms of financial housing assistance (e.g. portable housing benefits).



## Affordable rents

Low- and moderate-income renters require a range of affordable rents and housing assistance options. Without a robust and affordable rental housing sector, many low- and moderate-income workers will be unable to live in Durham.

The following chart sets out the average income, affordable rent and housing needs of typical low- and moderate-income workers in Durham.



- Moderate income rents at CMHC average market rent (AMR) are normally provided in the private market and within the market component of some community housing providers.
- Low-income rents at 80 per cent of AMR can be found in federally-provincially funded affordable housing projects and in the market component of some community housing providers.
- Lower-income rents at 50 per cent of AMR are typically subsidies through flat rate benefits like the Durham Housing Benefit or Housing Allowance.



- Very low-income rents apply generally to rent-geared-to-income (RGI) units that require a deeper ongoing subsidy.

### Affordable housing targets

Durham has historically invested in housing assistance programs to address affordability for low- and moderate-income renters in the region. As rents rise, however, it is becoming increasingly difficult to find private landlords to support these initiatives. New affordable housing supply is needed.

A key recommendation of the Affordable and Seniors' Housing Task Force was to work in collaboration with area municipalities to establish both annual and long-term targets for the development of affordable rental housing across the region.

Durham is committed to significantly increasing the number of affordable rental housing units in the region – including RGI units, supportive housing units and affordable market housing units. Recent analysis revealed that between 1,795 and 5,499 units are required during the next five years to address the current gap in affordable housing supply – including between 374 and 1,275 supportive housing units.

The Region is committed to initiating the development of 1,000 new affordable housing units during the next five years, with development completed and ready for occupancy over the following five years. It will take significant and sustained provincial and federal investment to fully meet even these modest targets. At a conservatively estimated cost of \$250,000 per unit, 1,000 new units would cost \$250 million to build, including \$53.8

## Federal and Provincial Investment in Housing

It is critical that all levels of government work together to support and promote housing affordability for everyone. The National Housing Strategy, the Provincial Housing Supply Action Plan and the Community Housing Renewal Strategy are welcome initiatives, but the federal and provincial governments need to do more.

Municipalities cannot incent affordable housing in their communities without sustained commitment from the upper levels of governments. Durham encourages the federal and provincial governments to:

- Introduce tax incentives, exemption and credits, as well as loans and sustainable funding programs that encourage developers to build affordable rental housing.
- Expedite long-term, predictable, non-application-based and sustainable funding to municipal service managers to support long-term housing plans like At Home in Durham.

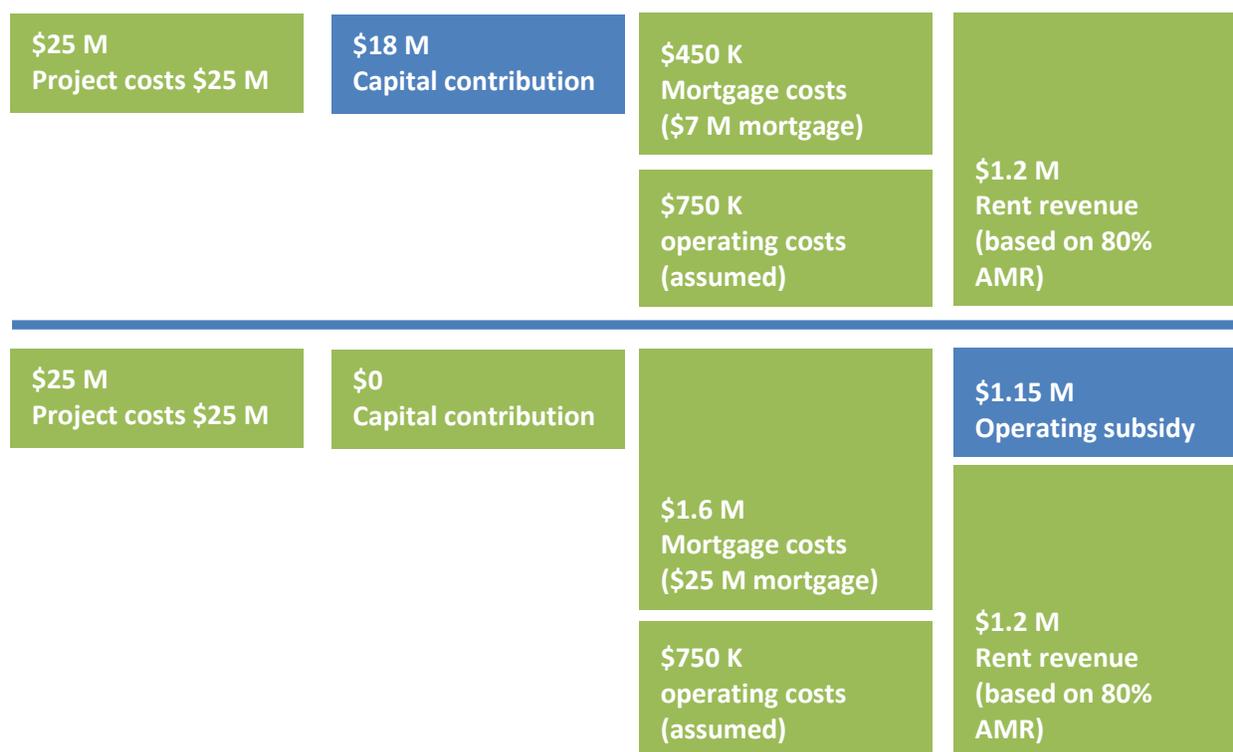


million just for the required supportive housing units – which are largely the responsibility of the Province.

There are principally three ways to make housing affordable:

- Fund building development to reduce long-term operating or debt service costs.
- Provide long-term operating subsidies.
- Reduce the tenant’s housing costs by providing financial housing assistance or rent supplements.

Assuming 10 projects of 100 units each at a cost of \$25 million per project, the Region could anticipate that the developer would require \$18 million per project in up front capital contributions or \$1.15 million annually in operating subsidies during the life of the mortgage<sup>10</sup>, per project.



<sup>10</sup> Mortgage costs are roughly estimated based on an interest rate of 4.25% amortized over 20 years.



In total, anticipated costs to meet a target of 1,000 new affordable housing units is \$180 million over 5 years (\$36 million annually) in capital costs or \$1.15 million annually over 20 years in operational funding.

Traditionally, incentives to private developers have been tied to affordability periods (typically 20 years) and do not guarantee affordability over the long term. Any investment of public funds will ensure that the social return on investment is maintained in perpetuity.

Even considering upfront capital assistance or ongoing operational costs, additional rent supplement subsidies may still be required to ensure affordability for very low renters in Durham.

## **Durham in Action**

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The Region of Durham is committed to increasing the range of affordable rental housing options to address the affordability needs of renters with low to moderate income.

### **Increase the privately funded affordable rental housing supply**

- The Region and area municipalities have been working together to identify surplus municipally-owned land to promote, facilitate and support the development of new affordable rental housing. As a first step, a surplus lands inventory was posted to the Region's website in interactive map format in January 2019. The inventory will be reviewed and updated annually. Vacant and underutilized sites within strategic growth areas will also be identified through the Envision Durham Growth Management Study.

### **Increase federal and provincial government-funded, affordable rental housing supply**

- In 2018, the Region's Development Charges (DC) By-law incorporated new provisions to encourage the development of social and government-assisted affordable housing, including:



- the introduction of a new Regional Residential DC service category for Housing Services to fund the development of new, growth-related social and government assisted affordable housing projects/units.
- the deferral of DC payment for social and government-assisted affordable housing units.
- Since 2005, the Region of Durham has leveraged \$62.9 million in federal and provincial investment for the construction of 549 new affordable rental units in both the private and non-profit sectors.
- Durham will be investing \$5.6 million in Ontario Priorities Housing Initiative (OPHI) funding during the next three years for the construction of 30 to 42 new affordable housing units.
- The Region continues to work with developers to leverage the National Housing Co-Investment Fund for the construction of new affordable housing in our communities.

### **Increase rental assistance for low-income households**

- In 2018, the Region contributed about \$34 million in Regional funding to support the operations of 44 non-profit housing providers across the region, and to provide long-term rent-geared-to-income (RGI) subsidy for 4,481 households in Durham. This investment was budgeted to increase to \$37.7 million for 2019 – an increase of 9.6 per cent to support the same number of units.
- Since 2005, the Region of Durham has leveraged \$24.9 million in federal and provincial investment to support a total 1,178 households through temporary rent supplements and housing allowances. In 2018, the Region supported 576 households:
  - Durham Housing Benefit (DHB) – 211 households were assisted with flat rate rent supplements payable directly to their landlord under agreement with the Region.
  - Durham Housing Benefit (Shared delivery) – eight community agencies received funding to administer the DHB on behalf of 159 of clients, including direct



payment of the flat rate rent supplement to landlords and supports to maintain housing.

- Housing Allowance – 209 households directly received a portable Housing Allowance through the Ministry of Finance to assist with housing costs.
- The Region partners with Cornerstone Community Association to provide 30 Durham Rent Supplement-Shared Delivery benefits under a Housing First approach. These benefits are 100 per cent municipally funded and targeted to locally identified needs.
- The provincially funded Strong Communities Rent Supplement (SCRS) program is ending in 2023. Most SCRS units were targeted to single non-senior people who had experienced homelessness and insecure housing. To preserve affordability for some of Durham’s most vulnerable residents, Regional Council approved the continuation of the current level of 151 SCRS units until 2020 pending a Regional strategy to address the end of program in 2023.
- In 2018, the Region introduced the Durham Portable Housing Benefit (Durham PHB), which is paid directly to eligible low-income households to bridge the gap between affordable rent (roughly 30 percent of income) and average market rent. The benefit is 100 per cent Regionally funded and piloted to 70 households, who can use the benefit to live anywhere in Durham.
  - Up to 25 benefits are being offered to current RGI tenants who are experiencing challenges in their community to assist them in finding suitable and affordable accommodation elsewhere. This will also free up community housing units for applicants on the DASH wait list.
  - Up to 35 benefits are being targeted to youth, people with developmental disabilities, and people exiting Housing First programs.
  - The remaining benefits are being offered to applicants on the DASH wait list in chronological order.



## Measuring Our progress

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### Limited 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.







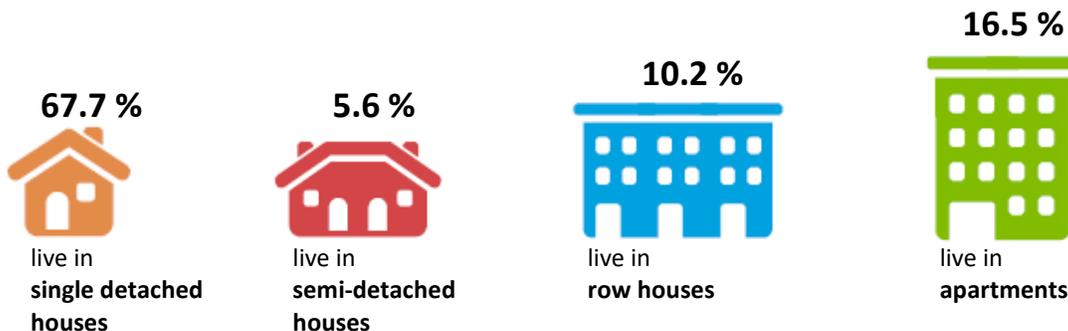
## Goal 3: Greater Housing Choice



The Region of Durham is committed to increasing the supply of medium to high density housing over the next five years.

People in Durham want more choice and more affordable housing options that will enable them to stay in their community of choice, whatever their stage in life, financial circumstances or abilities.

However, most people in Durham live in single detached home, limiting the diversity in housing choice in the current market.



The share of new low-density units is expected to decrease compared to medium and high-density units. Although about 73 per cent of current dwellings are low-density, this is projected to decrease to 63 per cent by 2031.

The region needs a balanced mix of more medium density forms of development like townhouses and low-rise apartments that can bring gentle density to established communities. Secondary units can also add density to stable neighbourhoods, as well as a mix of tenure.



Despite the Region's efforts to plan for diverse, integrated communities offering a mix of housing densities, growth management changes that support higher density and transit supportive communities take time to be fully realized and progress is gradual.

## Durham in Action

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Durham is committed to diverse, integrated communities offering a mix of housing densities and tenures. In partnership with area municipalities, the Region is promoting greater housing choice by acting to encourage intensification and new rental development, increase process certainty in the development application process, and promote secondary units and other innovative housing options.

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

### Diversify housing options by type, size and tenure

- All eight area municipalities are actively engaged in planning for higher-density development and intensification in line with the goals of At Home in Durham and their official plans.
- The Town of Ajax, Municipality of Clarington and Township of Scugog have all identified intensification areas, centres and corridors in their official plans, including areas designated for priority intensification.

### Low Income Transit Assistance Program (LTAP) Pilot

The Region recognizes that addressing broader issues of affordability can also support low-income rental households with housing affordability challenges. The Region is introducing a pilot program to make transit more affordable for Durham residents receiving Ontario Works and Ontario Disability Support Program (ODSP).

Effective November 1, 2019 until March 31, 2021, eligible riders will get a special concession on Presto cards that provides unlimited free trips on Durham Region Transit in any given month after 14 paid trips in the same month.



In addition, many of the region's area municipalities support their downtowns with Community Improvement Plans (CIPs).

- The City of Pickering has completed its City Centre Intensification Study. Intensification studies are currently underway for Pickering Kingston Road Corridor and Specialty Retailing Node, as is a comprehensive review of the City's Zoning By-laws in support of these studies.
- Area municipalities are increasingly identifying opportunities to provide financial incentives to support the creation or maintenance of affordable rental housing. For example, the Township of Brock discounted the site plan approval fee by 50 per cent to support the development of two new affordable housing projects by Durham Region Non-Profit Housing Corporation (DNPHC).
- The Region continues to offer a suite of programs to support revitalization, redevelopment and intensification. Although these programs do not specifically incent affordable rental housing, they may contribute to increased affordable development and greater housing choice. Programs include:
  - Redevelopment credits under the Development Charges (DC) By-laws
  - Development charge exemptions under the Development Charges Act, University of Ontario Institute of Technology Act and Regional DC By-laws
  - Intensification Servicing Policy
  - Regional Revitalization Program (RRP).

## Community Improvement Programs (CIP)

A Community Improvement Program (CIP) is an optional tool that allows a municipality to establish tax increment programs or make grants or loans to offset certain costs, in order to stimulate and attract development to targeted areas. CIPs generally focus on the maintenance, rehabilitation, development and redevelopment of targeted areas – commonly in a downtown or main street corridor. Although not specific to affordable housing, CIPs can bring diversity and affordability to strategic zones.

Durham is currently in the early stages of researching the potential establishment of a Regional CIP to incent affordable rental housing for low- and moderate-income households in targeted areas.



- The Region is working with its municipal partners to formalize policies to improve process certainty for the development of affordable rental and seniors' housing. In consultation with the development industry, area municipalities are improving the development application process by expediting processes, implementing one window comment procedures, streamlining the circulation process, and working with agency partners. Additionally:
  - Area municipalities in Durham continue to implement electronic tracking of applications and are working toward electronic plan submission so that real time information can be provided.
  - The Region is also developing a new development tracking system that will allow the Region to track housing supply and the public to access information on particular projects.
  - Some municipalities have established dedicated review teams to streamline the review of major mixed-use projects, and/or expedited site plan and building approval processes for specific priority projects.
  - The Township of Scugog's sewage allocation policy places a higher priority on affordable residential development.
  - The Township of Brock has and will fast-track applications for affordable housing projects contingent on co-operation with the Region of Durham Works Department for site plan approvals.
  - Durham has streamlined the site contamination review protocol to provide flexibility in certain circumstances.
- Durham supports area municipalities that are considering adoption of a Community Planning Permit (CPP) system and other opportunities for concurrent review and approval of official plan amendments, zoning by-laws and site plans. The Town of Ajax and the Township of Uxbridge are currently considering introducing policies into their official plans to enable a CPP system.



- Secondary units (e.g. basement apartments, accessory apartments) can provide affordable housing in tight rental housing markets like Durham. In 2018, the Region’s Development Charges (DC) By-law incorporated new provisions to encourage the development of affordable housing and secondary units, including:
  - a DC exemption for secondary units for up to two new units in existing residential units
  - an expanded definition of apartment to include a single-storey dwelling unit located within a garage or a building for commercial use, in order to address affordability of infill apartment developments that would otherwise be charged at a higher-medium density multiple rate.
- The Region continues to work with its municipal partners to review and simplify the policies, processes and regulations for legal secondary units to encourage their development. All eight area municipalities permit secondary units, and some are amending zoning by-laws to be more comprehensive.
  - Ajax permits accessory units in its zoning by-law and is currently in the process of amending it to also permit ancillary units and garden suites.
  - Scugog will be amending its comprehensive zoning by-law to simplify regulations for legal secondary units.
- Envision Durham will review innovative forms of housing from other jurisdictions, including wood-framed mid-rise construction and tiny homes. Through the ITT, Durham and area municipalities continue to share information, best practices and research to encourage and support the implementation of innovative forms of affordable rental housing across the region.

## LHIN–Municipal Service Manager Housing and Homelessness Framework

Since 2015, Durham has worked in partnership with the Central East Local Health Integration Network (CELHIN) and other municipalities service managers to promote collaborative strategic planning, improve co-ordination of service level planning, and align and maximize investment/funding opportunities between the sectors.



- The Township of Brock and Municipality of Clarington are in the process of amending their zoning by-laws to permit garden suites.
- Clarington has worked with the University of Waterloo to study Tiny Houses and their feasibility in the municipality.
- The Township of Scugog currently permits garden suites, secondary units and co-ownership housing.
- In partnership with Habitat for Humanity Durham (HHD), the Region has leveraged \$398,000 in provincial funding to provide down payment assistance for 24 eligible low-income homeowners at the HHD Centre Towne development in Oshawa. To date, down payment assistance has been advanced to 14 households. HHD anticipates that four more homes will be ready for occupancy in 2020, and the remaining six homes are expected to be developed in future years. Durham has also deferred Regional fees and charges (including connection fees/charges and development charges) until each unit is ready for occupancy.

## Improve access to safe and secure housing that supports the needs of a diverse community

- Durham Mental Health Services (DMHS) provide on-site multidisciplinary mental health supports for seniors and at-risk tenants at several Durham Regional Local Housing Corporation (DRLHC), Durham Region Non-Profit Housing Corporation (DRNPHC), and Ajax Municipal Housing Corporation (AMHC) properties.
- The DRLHC partners with Community Care Durham (CCD) to operate on-site Assisted Living for At-Risk

## Nishnawbe Homes

Nishnawbe Homes is a 17-unit building in Oshawa that provides safe affordable housing to single Indigenous women. The building has public transportation at its doorstep and various services and amenities within walking distance.

Nishnawbe Homes works closely with nearby Nijkiwendidaa Anishnaabekwewag Services Circle (NASC) that provides tenant support services, including long term counselling, crisis support and advocacy, a child witness program, and life skills.

## Jacky's Place

Jacky's Place is a transitional house for youth between the ages of 16 and 24. Opened in 2016 by Durham Youth Housing and Support Services, the home houses up to five youth at a time. Residents can live at Jacky's Place for up to four years, where they learn the necessary life skills to successfully live independently.

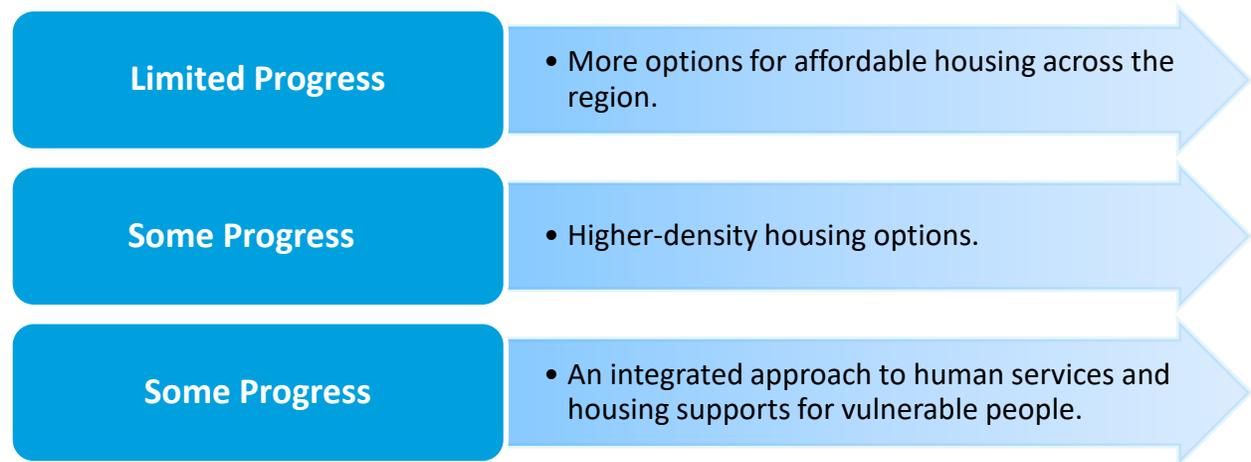


Seniors (ALS) programs at three of its buildings in Ajax, Oshawa and Whitby. The ALS program provides supports and services for DRLHC tenants and seniors living in the surrounding areas.

- The Region is committed to support local Indigenous organizations to access federal or provincial funding to create housing that meets the needs of Indigenous people living off-reserve.

**All new affordable housing developed in Durham incorporates barrier-free, universal and/or flex design features in both common areas and living units.**

## Measuring Our Progress







## Goal 4: Strong and Vibrant Neighbourhoods



**The Region of Durham is committed to significant progress in the regeneration of community housing over the next five years.**

People in Durham, at all income levels, want to live in strong and vibrant neighbourhoods, with access to green space and an appropriate mix of housing, schools, shopping and transit. They recognize that energy efficiency helps with housing affordability and is an important step in reducing the impacts of climate change.

Low- and moderate-income people in Durham often live in rental accommodations – in the private market and in community housing. It is essential that both the condition and affordability of the rental housing supply in Durham is preserved and enhanced. A robust supply of suitable and affordable rental housing provides security and choice for low- and moderate-income earners and ensures that Durham continues to attract the employees and businesses it needs to support its continued economic growth.

Community housing is vital to rental housing affordability in Durham and to building strong and vibrant neighbourhoods. As community housing operating agreements and mortgages come to an end, the Region is working to establish a new strategy to sustain the sector and preserve affordability for low-income tenants.

The Regionally owned Durham Regional Local Housing Corporation (DRLHC) is committed to the revitalization of its community housing portfolio, and will be developing an evidence-based strategy for managing its assets that addresses maintenance, revitalization, regeneration (redevelopment) and disposal, while ensuring that tenants are protected and local needs are addressed.



Durham continues to work with other services managers, the Ontario Municipal Social Services Association (OMSSA), the Association of Municipalities of Ontario (AMO), and the Regional Planning Commissioners of Ontario (RPCO) Affordable Housing Group to advocate for community housing renewal and sustained provincial funding to allow service managers to better meet the needs of their communities as set out in housing and homelessness plans like At Home in Durham.

## Durham in Action

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The Region seeks to ensure that all people in Durham have access to strong and vibrant neighbourhoods regardless of their financial circumstances. Durham continues to work with area municipalities and community and private sector partners to preserve the private rental housing stock, strengthen the community housing sector, and support an energy efficient, environmentally sustainable rental housing stock.

### Preserve the private rental housing stock

- The Region continues to offer a suite of programs to support revitalization, redevelopment and intensification, including:
  - Redevelopment credits under the Development Charges (DC) By-laws
  - Development charge exemptions under the Development Charges Act, University of Ontario Institute of Technology Act and Regional DC By-laws
  - Intensification Servicing Policy
  - Regional Revitalization Program (RRP).

## Regional Revitalization Program (RRP)

The Regional Revitalization Program (RRP) is an application based, partnership program between the Region and participating area municipalities. It aims to support redevelopment projects that would otherwise not be able to proceed without municipal financial assistance.

Eligible projects advance the goals of the Regional Official Plan and achieve positive economic and community objectives. This includes projects that support an affordable and diverse housing supply.

In 2019, Regional Council approved financial assistance under the RRP of \$300,000 for the development of a six-storey, purpose-built rental apartment building for seniors in the Town of Whitby. Located in central Whitby near existing residential and commercial properties, the proposed new building will provide 114 residential apartment units targeted to seniors aged 60 years and older.



- The Regional Official Plan and area municipal Official Plans protect the current rental supply from conversion to condominium when vacancy rates are below three per cent.
- Area municipalities are encouraged to develop demolition control and replacement by-laws to preserve the purpose-built rental supply, although this is not considered a significant issue at this time. A recent review of demolition permits revealed that single-detached homes are the most common type of building demolished and that no rental apartment buildings were demolished over the last decade. The Region continues to work with municipalities to monitor changes with respect to the demolition of rental properties.
- Area municipalities are encouraged to reduce parking requirements for sites that are well-served by transit, such as those within regional centres and corridors, in order to support the preservation of rental properties and encourage new development.
  - Brock Township and the City of Oshawa currently have reduced parking requirements in place.
  - The City of Pickering and the Town of Ajax currently support reduced parking requirements on a site by site basis; however, Ajax is proposing an amendment to its Zoning By-law to reduce the minimum parking requirement by 50 per cent.
  - The Municipality of Clarington and the Town of Whitby are currently reviewing parking requirements.

## Lakeview Harbourside Community Housing

In early 2019, the Durham Regional Local Housing Corporation (DRLHC) worked with the Tamarack Institute to pilot an Asset Based Community Development (ABCD) project at its Lakeview Harbourside community in south Oshawa. ABCD helps create vibrant communities by engaging leaders from within the community.

DRLHC housing co-ordinators assist residents in gaining insight about their community's needs and strengths and support them as they work toward an action plan to meet their goals. The work and the solutions come from the residents themselves. This is an empowering experience for the community that increases creativity, self-esteem, and a sense of belonging. It builds social relationships, reduces isolation, and improves mental health.

Lakeview Harbourside residents are creating a strong and vibrant community that they are proud to call home.



## Strengthen the community housing sector

- The Region has recently committed nearly \$5.6 million in combined Canada-Ontario Community Housing Initiative (COCHI) and Ontario Priorities Housing Initiative (OPHI) funding for priority community housing renovations and repairs. Eligible community housing providers will commit to remaining affordable for 10 years as a condition of receiving forgivable loans under these initiatives.
- The Region's share of operating surpluses generated by community housing under the Housing Services Act funding model are retained in the Regional Social Housing Reserve Fund for priority capital needs. Durham is working to develop a program for the disbursement of funds from the reserve to eligible providers.
- Building Condition Assessments (BCAs) for all community housing providers and the Durham Regional Local Housing Corporation (DRLHC) were undertaken in 2015 and 2016 to assist with long-term capital planning over a 25-year horizon.

## Community Housing Supports

As service manager, the Region works with community housing providers to strengthen their capacity to effectively manage their communities, and to develop long-term asset-management and financial strategies.

- Quarterly meetings of the Social Housing Advisory Group
- Biennial Operational Reviews and annual Rent-Geared-to-Income (RGI) Reviews
- Rent-Geared-to-Income (RGI) and supports
- Housing Standards
- Building Condition Assessments (BCAs)

## Support an energy efficient, environmentally sustainable rental housing stock

- Since 2005, the Region of Durham has leveraged approximately \$30 million in federal and provincial funding for rehabilitation improvements at several communities housing properties, resulting in significant energy cost savings for these providers.
- The Durham Regional Local Housing Corporation (DRLHC) has implemented or is planning to implement several initiatives that yield energy savings benefits, including, but not limited to:
  - Upgrades to interior and exterior lighting to newer technologies (i.e. light-emitting diode or LED) and additional lighting controls



- Updates to HVAC systems, including replacement of make up air units, exhaust fans, and implementation of energy recovery ventilators (ERVs)
  - Boiler replacements
  - Appliance upgrades in tenant units to more energy efficient models
  - Upgrades to roofs, windows, doors and insulation.
- Between 2014 and 2019, the DRLHC has implemented measures that are estimated to have resulted in the following energy and emissions savings benefits:
    - Avoided electricity usage of almost 700,000 kWh (kilowatt-hours)
    - Avoided natural gas usage of almost 68,000 m<sup>3</sup> (cubic metres)
    - Total emissions avoidance of more than 146,000 kg of CO<sub>2</sub>e (kilograms of carbon dioxide-equivalent) due to energy usage reduction or avoidance.
  - The DRLHC is also planning to implement Building Automation Systems (BASs) at several of its properties to better monitor and control energy usage.

## Measuring Our Progress







## Next Steps

The five-year review of At Home in Durham, the Durham Housing Plan 2014-2024 incorporates the annual progress report of both the Plan and the recommendations of the Affordable and Seniors' Housing Task Force into one strategic document regarding housing in Durham. The implementation of the Plan is supported by the Interdepartmental Steering Committee, with the support of the area municipality Interdisciplinary Tactical Team (ITT), Durham Advisory Committee on Homelessness (DACH) and the Social Housing Advisory Group.

Over the next five years, the Region of Durham is committed to:

- **Reducing chronic homelessness to zero.**
- **Increasing the supply of affordable rental housing by 1,000 units.**
- **Increasing the supply of medium to high density housing.**
- **Significant progress in the regeneration of community housing.**

In 2020<sup>11</sup>, the Region will be undertaking a comprehensive Master Housing Strategy to operationalize and support the goals of At Home in Durham. It will include a fulsome review of the current housing system to ensure the optimal utilization of Regional resources, aligned with local housing need. The strategy will address:

- Revitalization of the Regionally owned Durham Regional Local Housing Corporation (DRLHC) portfolio, including the development of an evidence-based strategy for managing the DRLHC portfolio that addresses maintenance, revitalization, regeneration (redevelopment) and disposal.
- A review of public surplus lands and the potential social and community benefits that these properties can provide.

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<sup>11</sup> Subject to Regional budget approval.



- The provision of affordable, community, supportive and transitional housing, as well as emergency shelters and other Regional housing programs, all of which provide essential services to low-income residents.
- Other opportunities to support the delivery of affordable housing.

The Region is committed to initiating the development of 1,000 new affordable housing units during the next five years, with development completed and ready for occupancy over the following five years. At a projected cost of \$38 million annually, significant and sustained investment from the federal and provincial governments is critical to achieving this target.

The Region is also committed to ending chronic homeless in Durham by 2024 and is actively engaged with the Canadian Alliance to End Homelessness Built for Zero campaign to realize this goal.

At Home in Durham aims to improve affordability and access to housing with and without supports, protect the existing affordable housing supply, encourage housing diversity, and build capacity in the housing system. Over the next five years, the Region anticipates making significant progress toward:

**Ending Homelessness in Durham**

**Affordable Rent for Everyone**

**Greater Housing Choice**

**Strong and Vibrant Neighbourhoods**

Our plan is to ensure that everyone is At Home in Durham.







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