

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

by

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AUTHOR'S DECLARATION

I hereby declare that I am the sole author of this thesis. This is a true copy of the thesis, including any required final revisions, as accepted by my examiners.

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ABSTRACT

Social housing wait lists are indicative of the need for affordable housing in communities across Ontario. Growing wait lists also suggest that existing social housing supply and programs are not a solution to immediate or foreseeable housing problems for most low-income households. As a result, many households turn to shelters or make do with what they are able to find in the private market, often spending more than 30% of their income on rent. The focus of this study is one-person households under the age of 65 who make up approximately 40% of the applicants on Ontario social housing wait lists. This cohort has the longest wait times. What are the housing experiences of this demographic while they wait? How do municipalities respond and what do community advocates say about this response? This study addresses these questions through key informant interviews conducted with single non-senior social housing applicants, community advocates and policy-makers, doing so comparatively for two CMAs: Guelph and Kingston. Examining homelessness through a critical lens of neoliberalism, this study concludes with policy recommendations to address urban housing issues for low-income singles.

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INTRODUCTION

Homelessness in Canadian cities has been a growing phenomenon in the past two decades. Housing costs are highest and homelessness most visible in Canada's largest metropolitan areas such as Toronto and Vancouver (Rea, Yuen, & Figuereroa, 2008). Although, visible or absolute homelessness is most apparent in the downtown areas of major cities, difficulty finding and maintaining an affordable place to live is now recognized across the spectrum of rural, urban and suburban households (Bunting, Walks, & Filion, 2004; CMHC, 2003). What is less understood is how mid-size cities and their adjacent counties are responding to an increasing number of households needing affordable housing. Canadian research specific to homelessness and mid-sized cities is important to consider as it raises questions as to how such centres, unlikely to have sufficient social infrastructure or affordable housing supply, respond to housing insecurity. This study positions increasing homelessness of one-person households in the broader context of the neoliberal political economic agenda and explores how two Ontario mid-sized cities and surrounding counties are responding to welfare state restructuring through the implementation of the *Social Reform Act* (2000). Hacksworth (2008) advocates for research inclusive of local players implementing the *Social Housing Reform Act* and those affected by it, in order to bring into political context the ways in which the legislation undermine the social housing sector and the people who need it. Interviews with policy makers, community advocates and single-person households applying to social housing are central to this study and bring to light the challenges experienced by this household type.

Gaining momentum across many western countries, neoliberal ideology began to permeate federal government policies and programs in the way of cost cutting measures in the 1970s. To date, all levels of government have had responsibility in the realm of nonmarket housing to varying degrees. Between 1945 and 1970, the Canadian federal government set policy and directly funded and administered social housing through their relationship with the provinces. However, as a result of

amendments to the National Housing Act in 1973, the federal government stopped the direct provision of nonmarket housing and shifted increasing responsibility to the provinces (Sousa & Quarter, 2004).

The shift to neoliberalism in Ontario was abruptly felt with the election of Mike Harris as premier in 1995 and the housing sector was first to experience deep program cuts (Hackworth & Moriah, 2006). As of the year 2000, the funding and administration of public and social housing was devolved to the municipalities by way of the *Social Housing Reform Act*. As a result, very little new social housing has been built for 15 years and more recent federal programs have focused on creating low=end of market housing. This has resulted in an absence of housing policy for those private market tenant households in the lowest 40% of the income distribution (Dalton, 2009). Conversely, there has been a significant increase in the number of people without suitable, adequate and affordable housing (Hulchanski, 2006; Moore & Skaburskis, 2004). With municipalities now responsible for social housing in Ontario, there is a small but growing literature on this topic (Evans, 2007a; Evans, 2007b).

Housing insecurity and homelessness are experienced unevenly across households. Individuals and families paying more than 30% of their income on rent – an affordability benchmark – are at greater risk of homelessness (Bunting et al., 2004; Moore & Skaburskis, 2004). Groups with the highest probability of paying above the affordability benchmark for housing are: new Canadians; renters; women with children; those living in Vancouver or Toronto; and – the focus of this study – one-person households (Rea et al., 2008). In fact, half of the households paying more than 50% of their income on rent are single-person households (Pomeroy, 2001). Research indicates that those who are vulnerably housed—without accommodation that is decent, safe and affordable—have the same serious health risks as those who are living on the streets or in emergency shelters (Hwang, Holton, & Gogosis, 2010).

Given a societal focus on families with children, this study instead looks at a demographic group given far less policy consideration. The term one-person

household is used in this report interchangeably with single-person or singles. For the purpose of this thesis, a one-person household is defined as an economic unit, whether the person lives with others or in his or her own dwelling. This is not to be confused with the Statistics Canada definition of one-person households and non-family households. The former refers to a person living alone in a private dwelling and the latter indicates two or more unrelated persons sharing a private dwelling.

Overview of chapters

Chapter One discusses the relevance of this study and outlines the purpose of the research and the specific objectives. An introduction to each of the case study sites provides a high-level look at some of the demographics of each community. My interest in this topic is elaborated upon in chapter one.

In chapter two, dualism of the welfare state, neoliberalism, and supply and demand debates are explored through a review of the literature. This is followed by a discussion of the Ontario policy context from 2000 to 2009 with a focus on one-person households with affordability issues.

Chapter three presents the research questions and research design as well as the strengths and limitations of the study. Chapter four presents the case study findings based on a policy review for each Consolidated Municipal Service Manager (CMSM) as well as key informant, community advocates and applicant interviews. Conclusions and policy recommendations are presented in chapter five.

CHAPTER ONE

Study Rationale

Today, social housing is in short supply in Ontario and the experiences of households while they wait for this important resource has significant implications for individuals, families and communities. Municipalities have the difficult task of maintaining their portfolio of social housing and creating new affordable housing within a context of fiscal restraint and devolution. In the current context, senior levels of government have removed themselves from the direct provision of social housing in favour of partnership agreements to produce low-end of market housing.

This study explores how two CMAs are meeting the housing needs of low-income one –person households given that responsibility for housing programs and services have been devolved to the municipal level of government. This study considers four policy biases: 1) government policies and programs that have historically favoured homeownership, 2) homelessness as an inner city problem in major centres, 3) limited attention to the housing needs of low-income Canadians in the rental housing market and 4) a government emphasis on housing policy solutions for families. The first three are topics of significant inquiry in the social policy and homelessness literature and will be discussed more fully in chapter two. The fourth, a policy bias toward families has long overshadowed other household types such as one-person households. The contribution of this study is to make visible the housing experiences of one household type from the perspectives of key informants, community advocates and applicants for social housing themselves.

Research Objectives

The purpose of this study is two-fold: first to understand the experiences of single applicants on social housing wait lists and secondly to understand the local policy response to this demographic since devolution. Now that a decade has passed since the implementation of the *SHRA* (2000) in Ontario, there is an opportunity to examine the similarities and differences across municipalities as a means of

exploring the local impacts of these wider processes (Hackworth & Moriah, 2006; Walks, 2009). Using a case study method, this study focused on two Census Metropolitan Areas (CMAs), Guelph and Kingston. The research examined the municipal response to those on the wait list and the housing experience of non-senior, one-person households. The broad research objectives were to:

- Review relevant literature specific to Canadian and Ontario housing policy, dualism and the housing market, neoliberalism and the impact on one demographic group;
- Complete a document review related to each Consolidated Municipal Service Managers' (CMSM) most recent housing strategy;
- Document and interpret the challenges, opportunities and barriers of responding to the housing needs of low-income one-person households since devolution from the perspectives of local policy-makers, advocates and non-senior, one-person applicants;
- Analyze wait list data specific to one-person households in the case study sites.

Positioning myself in the research

My interest in this research topic derives from twenty years of work in the areas of housing, homelessness and mental health. As a front-line service provider, my analysis has been informed by the lived experience of the people using the services of organizations for which I have worked. This experience was shaped by the government policies of the day and the impact of those policies on the community

Coincidentally, my interest in the contribution of municipal planning to the development of affordable housing came at a time when the province was downloading social housing to Ontario municipalities. Since 2001, Ontario municipalities have managed social housing while the Province continues to set policy. The intent of this research is to develop a more nuanced understanding of

homelessness by focusing on one demographic group in mid-sized cities:

This means constructing accounts that draw attention to the regressive policies unfolding in many cities, certainly, but which also give: space to the battles raging between city managers, public policy officials and welfare agencies over the most appropriate response to homelessness; credence to the thousands of voluntary sector organizations, and volunteers, struggling to respond to the needs of homeless people; and voice to homeless people themselves so we can better understand their experiences of homelessness, and champion their hopes and aspirations. (DeVerteuil, May, & von Mahs, 2009, p. 662).

Introduction of the Case Study Sites

This study examines two mid-sized Ontario cities and their surrounding counties – Guelph and Kingston CMAs. Since the *Social Housing Reform Act (SHRA)* of 2000, when the responsibility for financing and administering social housing was devolved to the municipalities, there has been a growing interest in comparing different approaches and innovations to issues of homelessness across Ontario (Skelton, 1997; Sousa & Quarter, 2004). Both the mid-sized cities selected for this study may be perceived as communities without problems of homelessness. This study explores whether the issues faced by low-income one-person households are unique to Canada's largest urban centres or are in fact experienced more broadly.

Achieving CMA status in 2006, Guelph was chosen because it represents a growing CMA in the economic region of the greater Golden Horseshoe and includes both a rural (the County of Wellington) and urban area. For comparative purposes, the Kingston CMA was selected because as a mid-sized city it is of similar size to Guelph but outside the greater Golden Horseshoe region. The City of Kingston is responsible for social housing in Kingston and the County of Frontenac. Alternatively, the County of Wellington is responsible for social housing in the City of Guelph and Wellington County. Both Guelph and Kingston have universities and, therefore, there is a seasonal pressure on their affordable housing supply.

Kingston CMA

Kingston is located on Lake Ontario approximately 243 km east of Toronto. It is the largest city between Toronto and Ottawa and Montreal and functions as a regional centre (United Way: Kingston, Frontenac, Lennox and Addington, 2006). In 2006, the population of the Kingston CMA was 152,358, which represents a 3.8% increase over 2001. The land area of the Kingston CMA is 1906.69 square kilometres with a population density of 79.9 people per square kilometre. The population of the County of Frontenac in 2006 was 26,658, which was a 9.2% increase from 2001 (United Way: Kingston, Frontenac, Lennox and Addington, 2007). Approximately, 40% of the residential dwellings in the County are seasonal properties (United Way: Kingston, Frontenac, Lennox and Addington, 2007). In the next 25 years, based on medium growth projections, the population of the City of Kingston is estimated to be 147,000.

Health care and social services are the largest industry sectors in the City of Kingston and Kingston CMA. Public sector employees comprise 49% of the local work force (United Way: Kingston, Frontenac, Lennox and Addington, 2006). The median after-tax income for all private households in 2005 was \$48,300. By contrast, the median after-tax income for one-person households in 2005 was 28,481. In 2006, there were 41,815 owned dwellings and 20,225 rented dwellings. Of the total occupied dwellings in the Kingston CMA, 6.9% were in need of major repairs. In Kingston CMA, 48% of tenants pay more than 30% of their income on rent, and 21% spend more than 50%. The Consolidated Municipal Service Manager (CMSM) is responsible for services such as social housing and the boundaries include: City of Kingston, Township of Central Frontenac, Township of North Frontenac (not included in CMA), Township of South Frontenac and Frontenac Islands.

Guelph CMA

Guelph is located 68 kilometres north-west of Toronto and is part of the Greater Golden Horseshoe region. As of 2006, the population of the Guelph CMA was 127,009. Between 2001 and 2006, the population growth of Guelph CMA was 8.2%, which was above the provincial average. The City of Guelph is projected to grow

from a population of 116,000 to 170,000 by 2031, an increase of 54,000 people. The land area of the Guelph CMA is 378.45 square kilometres and the population density per square kilometre is 335.6. Although, CMAs include the rural areas in close proximity to the metropolitan centre, it is useful to consider the population of only Wellington County. As of 2006, the population of Wellington County was 85,482 people; a 5.3% increase over 2001.

For the Guelph CMA, the median after-tax income of all private households in 2005 was \$55,927. The median after-tax income in 2005 for one-person households was \$27,109, however, this does not include one-person households living in shared living arrangements. The largest industry sectors in the Guelph CMA are manufacturing and business services. According to Statistics Canada 2005 data, there were 34,695 owned dwellings and 14,075 rented dwellings in the Guelph CMA. Of the total occupied private dwellings, 5.2% were in need of major repairs. In terms of core housing need, as of 2006 census data, 41% of renters spend more than 30% of their income on rent and 18% spend more than 50%. Of the social housing in Guelph-Wellington, 80% is located in the City of Guelph and the remaining 20% is spread throughout communities in the county. All of the Wellington County townships and the City of Guelph fall into the Consolidated Municipal Service Manager (CMSM) boundaries.

CHAPTER TWO: SOCIAL AND HOUSING POLICY CONTEXT: WESTERN INDUSTRIALIZED COUNTRIES, NATIONAL, PROVINCIAL AND LOCAL TRENDS

In this study, a critical review of literatures specific to dualism and the welfare state, social housing responses in mid-sized cities and surrounding counties, and the housing situation for low-income one-person households positioned in the private rental market are examined. These topic areas are reviewed through the lens of neoliberalism, the political economic context of the last three decades.

Dualism and the Liberal Welfare State

For the most part unheeded, housing advocates have called upon the federal government to enshrine housing as a human right and to develop a comprehensive national housing plan. Hulchanski (2006) points out that there is a housing system in Canada, but one in which the government has historically emphasized policies that benefit those with the financial means to purchase a home. This concept of a dual housing market is explored more fully in order to illustrate the particular challenges for low-income tenants within the Canadian context.

There is considerable literature on the history of housing policy in Canada (Bacher, 1993). From 1945 until the 1970s, defined as the Keynesian period and the building of the liberal welfare state, the federal government invested in supply measures such as urban renewal and public housing, rooted in its powers to stimulate and regulate the national economy. The bulk of nonmarket housing was built in Canada between the mid 1960s to mid 1980s (Dalton, 2009; Goldberg & Mark, 1985). At the time this research was conducted, social housing in Canada comprised five per cent of households, or one-fifth of rental households (Dalton, 2009).

The literature suggests that Canada has not had a comprehensive or sustained approach to housing for those unable to afford market housing; however, the commitment that did exist has been significantly rolled back in the past two decades. This is indicated by the federal government's termination of involvement in subsidizing new social housing in 1993 coupled with decreasing transfer payments to

the provinces since the early 1980s (Hulchanski, 2007). Simultaneously, there is growing disadvantage experienced by low-income private market tenants in Canada associated with increased poverty, labour market income inequality and rising housing prices (Dalton, 2009). Before examining the shift in the housing policy arena from a Keynesian to neoliberal political economy, it is important to consider Canada's role in housing policy and programs historically.

Canada's tradition as a liberal welfare state is not unlike Australia and some western European countries. Strong government support for private market solutions that benefit the majority of the population is the hallmark of this state structure (Hulse, 2003). As Hulse states "...liberal welfare regimes have an institutionalized pattern of *dualism* in power relations that shape targeted and means-tested welfare provision for a minority whilst providing strong state support for private market solutions for the majority of the population." (Hulse, 2003, p. 29). In her study, she examines the interaction between governments, markets and households in the rental-housing sector in four countries: Canada, the United States, New Zealand and Australia. Hulse (2003) uses descriptive statistics and a review of the literature pertaining to government housing programs and policy in each country to substantiate the notion of dual housing systems.

In 2001, 37.1% of Canadian CMA households were renters and 62.9% were homeowners (Jakubec & Ehrlich, 2005). Hulchanski (2006, 2007) has written extensively on Canadian housing policy and the dualism of the housing system. He argues, "As in the United States, though not in many other Western nations, there is a pervasive cultural and institutional bias against renting." (Hulchanski, 2006, p. 228). By comparing policy initiatives that favour homeowners versus renters over time, Hulchanski (2006) also illustrates the dualistic nature of the housing system and suggests that rarely do homeowners consider the benefits they receive as part of a larger housing system.

At their disposal, governments have a range of housing supply and demand strategies. The favouring of home-ownership and policies to increase demand such

as granting tax incentives and implementing assisted home-ownership programs are well entrenched in Canada (Goldberg & Mark, 1985). For example, non-taxation of capital gains on the sale of an owner-occupied home was introduced in the early 1970s and owners take this for granted as an entitlement and not a tax subsidy (Hulchanski, 2006). Universal benefits in the primary part of the housing market privilege the majority of homeowners and high-income tenants not only with regard to tax and mortgage lending systems but the enhanced neighbourhood amenities available (Hulchanski, 2007).

In terms of nonmarket housing, the shift has been from senior levels of government as direct supplier of housing to encouraging local governments to partner with the private sector in the area of affordable housing. (Goldberg & Mark, 1985). Also, both Canada and the United States have placed less focus on increasing the supply of social housing and have emphasized rehabilitation of existing stock (Goldberg & Mark, 1985). The historical pattern in the secondary housing market which effects low-income owners and renters in both urban and rural areas, has been a means tested system aimed at meeting basic needs (Hulchanski, 2007). Low-income households generate a social need for housing rather than a market demand for it (Hulchanski, 2006). Canada's role in providing affordable or social housing is surprisingly small when compared to other countries, "...there is simply no evidence that governments (in Canada) have ever intended to make progress towards a more inclusive and just housing system." (Hulchanski, 2006, p. 237).

In keeping with neoliberalism, this market-oriented approach holds up that raising incomes or supplementing household rents is the method of solving affordability issues for low-income households. Clearly, most low-income renters are responsible for finding their own housing in rental markets in which access is based on ability to pay (Hulse, 2003). In Ontario, shelter allowances, although not often reflecting market rents, are built into social assistance rates and thereby linked to individual recipients. Also, rent supplements linked to households or to private market buildings offer another policy intervention that continues to be used on a relatively small scale in Canada (Hulse, 2003). Although rent supplement programs are not

available on a consistent basis, some low-income households benefit from rent supplement programs that offset part of their rental costs and enable them to find housing in the private market, particularly when vacancy rates are high. Despite these income-related programs, the supply of private-market and social housing requires attention. One provincial government report highlights that government subsidized and private-sector rental starts essentially came to a standstill in Ontario in the four years before 2001 (Ministry of Municipal Affairs and Housing, 2001). This same provincial report states that according to Canadian Mortgage and Housing Corporation (CMHC) figures, Ontario needs 16,000 new rental units per year for the next 20 years to keep pace with demand (Ministry of Municipal Affairs and Housing, 2001).

Another pressure on the private rental housing market is a result of the passage of condominium legislation in the early 1970s. Since that time, rental housing providers and condominium providers compete for zoned building sites with greater profit margins realized by developers of condominiums (Hulchanski, 2007). The importance of government returning to building and sustaining a social housing sector continues to be advocated by a number of authors (Carter & Polevychok, 2004; Hulchanski, 2002; Sousa & Quarter, 2003). This policy debate can be drawn on political lines: market-oriented proponents favouring policies that address income solutions; and liberal/left governments advocating social housing supply as necessary to address the private-market failure to provide for the needs of low- and moderate-income households (Lapointe, Peters, Cooper, & Hallam, 2006).

One of the key arguments supporting the private sector taking care of Canadians' housing needs that has been a focus of considerable debate is the concept of filtering. There are different definitions of filtering or welfare filtering, but essentially it is a market process by which aging housing stock decreases in value and rents decline as higher-income occupants leave for newer buildings. The argument according to market theorists is two-fold: First, that newly built homes or rental units will become less appealing over time, and thus move into the affordable portion of the market (Ministry of Municipal Affairs and Housing, 2001). Secondly, that even high-income

homeownership and rental development increases availability because it adds to the overall housing supply. Skaburskis (2006) and Skaburskis and Meligrana (2004) researched the filtering process. Their findings not only undermine these assumptions, but indicate a number of factors pushing rents in the opposite direction in CMAs; a trend indicating reverse filtering (Skaburskis & Meligrana, 2004; Skaburskis, 2006).

In summary, how the federal government has positioned its role in housing low-income Canadians can be understood through the concept of a dual housing market. This concept provides a basis for understanding the inequities inherent in Canadian housing policy. Through the lens of neoliberalism this inequity becomes magnified as governments since the 1970s focus on deficit reductions, unfettered markets and downloading of services to lower levels of governments. Historically, the federal government has played an interventionist role in the primary housing market in good and tough economic times, whereas the government's role in the secondary housing market has fluctuated but in the past several decades targeted to those most in need (Hulchanski, 2007).

Neoliberalism and Housing Policy

Against this backdrop, this thesis explores how neoliberalism is shaping housing policy in Canada. Walks (2009) contends:

“Part of the problem as it relates to Canadian cities involves the ‘mismatched rescaling’ of resource allocation capacities and responsibilities (often downloaded) and decision making processes (often retained by upper levels of government) which produce ‘hollow’ local government fundamentally incapable of fulfilling their new responsibilities.” (Walks, 2009, p. 346).

As this research examines the impact of the devolution of social housing from the Ontario government to municipalities in 2000, this assertion will be more fully explored within a neoliberal context.

As stated, social housing that exists in Canada is the result of the post war Keynesian era and the growth of the welfare state. Since the late 1950s, through CMHC, the

federal government invested in public housing and urban renewal programs (Wolfe, 1998). By the mid-1960s, Provincial Housing Corporations were established to funnel federal funding to municipal housing projects (Wolfe, 1998). In 1984 with the election of a federal conservative government legislation was enacted that fundamentally changed social housing to target the lowest income families and to set up cost-sharing arrangements with the provinces (Wolfe, 1998). By 1996, the administration of social housing was devolved to the provinces (Wolfe, 1998). In large part these changes are the result of neoliberalism. Since the late 1970s, a shift to neoliberal governance predominates and in keeping with this ideology social welfare programs such as housing have been rolled back (Peck & Tickell, 2002). These approaches fit with neoliberal policies that favour capital and reduce government welfare spending (Purcell, 2008)

The main features of neoliberalism are the encouragement of free markets, deregulation or the reduced role of the state and the privatization of social and economic public sector assets (Evans, 2009). Hackworth and Moriah's examination of ideal-type versus contingent neoliberalism purports that neoliberalism is a contested concept and not ideologically coherent or consistently applied; however, they suggest that ideal-type neoliberalism is a useful reference point for analysis and upholds three main ideas of classic or ideal-type liberalism:

- individuals should be free from state imposed rules and collective responsibilities;
- The market is the best mechanism for individuals to realize their potential;
- State actions should not interfere with individual autonomy or market relations (Hackworth & Moriah, 2006).

From this ideal, they suggest policies informed by neoliberalism take shape 'on the ground' based on economic structure, political culture and history of place (Hackworth & Moriah, 2006). These authors point out it is problematic to attribute government action or inaction solely to neoliberalism at risk of ignoring other processes. That being said, to minimize or dismiss, "... the project being waged by

neoliberals on relatively egalitarian state-based institutions” would be mistaken (Hackworth & Moriah, 2006, p. 514). According to Brenner, where neoliberal doctrine has been more extensively implemented, there is evidence of intensifying social inequality, market failures and generalized social insecurity (Brenner & Theodore, 2002). In newer forms, neoliberalism could be conceptualized as more of a ‘hard-soft hybrid’; hard institutional reforms in combination with the language of partnership and collaboration in order to assuage reactions to the negative outcomes of neoliberalization (Craig & Cotterell, 2007).

As Evans (2009) summarizes, “In North America and parts of Western Europe, neoliberal ideologies and policy prescriptions have had tremendous influence over deficit reduction strategies that proceed by cutting expenditures, downsizing the state and installing market modes of provision in its place.” (Evans, 2009, p. 12). In essence, neoliberalism has resulted in the state regulating markets in a way that facilitates the flow of capital globally (Purcell, 2008). This ideology has shifted the way social problems are defined, essentially framing a limited role for government intervention (Dalton, 2009). Specific to housing policy, in the context of downsizing government and facilitating private markets, “neoliberalism undermines the regulation of housing markets by seeking to eliminate or streamline policies like rent controls, building codes and permits, and affordable housing requirements” (Purcell, 2008, p. 16).

Counter to neoliberal ideology, there is growing agreement amongst housing advocates that more investment in affordable and social housing would ultimately solve homelessness for the majority of people who experience it (Klodawsky, 2006). Given an increase in households in core housing need, why non-neoliberal governments are maintaining the status quo or even extending neoliberal policies is remarkable (Dalton, 2009; Hackworth, 2008).

In Ontario, approximately 6% of housing stock is social housing; that being actual units receiving direct subsidy from government with the majority being located in major cities (Hackworth, 2008). In 1995, a neoliberal agenda was swiftly implemented in Ontario with the election of a Conservative government. At that

time, Ontario experienced the ushering in of a new era of provincial housing policy. Funding for new social housing was immediately and completely withdrawn (Hackworth & Moriah, 2006). Over the course of several years, the responsibility for finance and management of social housing devolved to municipalities through the *Social Housing Reform Act*, (2000) (Sousa & Quarter, 2004). Hacksworth (2008) contends that *SHRA* is the vehicle by which the neoliberal order specific to social housing is codified in Ontario (Hackworth, 2008).

Another significant change pertained to the rent control system that had been in place in Ontario in various forms since 1975. “The *Tenant Protection Act (1997)* relaxed the rent-control regime and altered the historic philosophy by introducing rent decontrol, which preserved the cost-pass-through approach for existing tenants but removed initial rent protection for new tenants” (Smith, 2003, p. 214). The neoliberal premise on which these deep cuts and legislated changes were made in housing and other sectors suggested goals of privatization, individualism and reliance on the market for housing Ontarians (Hackworth & Moriah, 2006). Consistent with this research, Hacksworth (2008) advocates for research inclusive of local players implementing *SHRA* (2000) and those affected by it. Specifically, to bring into political contest the ways in which the legislation undermines the social housing sector and the people who need it (Hackworth, 2008).

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

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

Since the roll back strategies of the 1990s, neoliberalism has been contested and perhaps softened in Ontario. Evidence suggests that initiatives such as a Housing First model which helps people find housing directly from the streets or shelters is one way government is addressing the most visible aspects of homelessness in some urban centres. Investments in housing allowances are another strategy to temper the growing waiting lists for social housing in Ontario cities. A sustained investment in social housing is replaced by housing allowances that enable a person to operate as a consumer within the housing market i.e., “...the state pays what the tenant cannot” (Purcell, 2008, p. 20). Housing allowance programs differ from rent supplements. First, they are not enduring subsidies and often are limited to a three or five year period. Second, they are not a full subsidy but rather a set amount to help households bridge the gap between their income and rental costs. Further, responsibility for administering these programs is devolved to local governments so that allowances can be adjusted to suit local housing markets (Purcell, 2008).

Alternatively, Dalton (2009) argues that attributing the failings of social housing responses exclusively to the neo-liberal agenda is incomplete. First, he notes that Canada did not have a well-defined social housing framework during the Keynesian era. He contends that the broader policy discussions related to housing have been carried out within a political framework that sees housing in largely economic terms. He suggests that agencies like Canada Mortgage and Housing Corporation (CMHC) and constituent groups also have a role to play in shaping policy responses for households who have a social need for housing (Dalton, 2009).

The withdrawal of federal and provincial levels of governments from social housing and their eventual introduction of the Affordable Housing Initiative and other housing programs will be more fully explored through the two case studies. In the

housing sector in Ontario, neoliberalism was rolled out at the local level by way of the *SHRA* (2000). In this legislation responsibility for social housing was devolved to 47 service managers across Ontario:

On-the-ground housing providers (municipal and private nonprofit) were explicitly and implicitly encouraged to become more entrepreneurial, to ally with their local service managers rather than a centralized authority” (Hackworth, 2008, p. 13).

This legislation presented a marked shift for nonprofit housing providers and a new leadership role for municipalities.

Mid-Sized Cities

This research focuses on homelessness and mid-sized cities as a topic of inquiry. Canadian mid-sized cities can be found in the planning literature on topics such as new immigrants (Hyndman, Schuurman, & Fiedler, 2006; Teixeira, 2009), structural dynamics (Bunting, Filion, Hoernig, Seasons, & Lederer, 2007), downtown revitalization (Seasons, 2003) and university student housing and urban development (Charbonneau, Johnson, & Andrey, 2006). Since the provincial *SHRA* (2000) that devolved social housing to municipalities, there has been interest by researchers on this topic (Hackworth & Moriah, 2006). Post-secondary students and low-income singles both look to shared rental accommodation as a housing option. What is less understood and an issue less visible is how mid-sized cities are responding to the housing needs of one-person households who, unlike students, do not generate an economic demand for housing. Scarce in the academic literature are discussions of homelessness and housing insecurity in mid-sized communities and the surrounding rural areas.

As stated, the effect of university students on local housing markets, or “studentification” as it is referred to in the UK, is a topic of growing interest (Hubbard, 2009; Smith, 2008). There are two disparate themes that emerge in the literature regarding studentification. One theme relates to the negative effect on single-family dwelling neighbourhoods if student housing becomes too heavily concentrated. Commonly, it is noise and parking problems that are brought to the

attention of universities and municipal councils by homeowner groups. On the other hand, Hubbard contends that students are marginal gentrifiers who, because of their social and cultural capital, can serve to uplift neighbourhoods (Hubbard, 2009). These authors examine the trend in the U.K. away from students occupying shared, rented houses toward privately developed and managed purpose-built student housing. Student housing is increasingly offering a lucrative niche market for developers (Hubbard, 2009). Purpose-built housing may solve some of the perceived negative effects of student housing on neighbourhoods where they are concentrated. The concentration of off-campus student housing in neighbourhoods surrounding the university are issues of regular public debate by various stakeholder groups in cities such as Kingston and Guelph.

Affordability and Low-income Households

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

CMHC and Statistics Canada collaborated on the first longitudinal review (five year) of housing affordability by including a section on shelter costs in Statistics Canada's Survey of Labour and Income Dynamics (SLID) (Rea et al., 2008). Their findings indicate the lowest income group tended to exceed the affordability benchmark

persistently across a three-year period, whereas the higher the income, the more likely households were to move back and forth across the affordability threshold (Rea et al., 2008). This study points to the importance of longitudinal data in understanding the dynamic nature of affordability: spending more than 30% of income on shelter is persistent for some and transitory for others (Rea et al., 2008).

One-Person Households

In keeping with many other countries, the trend in Canada is toward smaller household size, decreasing measurably with each successive census (Statistics Canada, 2009). Conversely, in 1941, one-person households made up 6% of all households and by 2006, this had climbed to 26.8% (Statistics Canada, 2009). Between 2001 and 2006, one-person households and couple without children were the fastest growing groups. (Statistics Canada, 2009) As previously established, female-led, one parent families and one-person households are more likely to spend above the housing affordability benchmark: 42% and 44% respectively in 2004, which is more than double the proportion (20%) of the Canadian population as a whole (Rea et al., 2008). In 2006, the after tax, low-income cut off for a single adult living in urban area of 100,000 to 499,000 people was \$14,859 (Statistics Canada, 2007). These various indicators bring to light a growing demographic group with the potential for greater housing affordability issues.

One-Person Households and Housing Affordability

Based solely on demographics, one could anticipate increasing demand for smaller housing forms. The rise in popularity of condominiums in the past two decades is the primary housing market response to this demand. Condos offer ownership and rental opportunities for those households with modest to high incomes. Hulchanski points out that since the 1970s rental developers have had to compete with condominium developers and are typically outbid for zoned building sites (Hulchanski, 2007).

For smaller households whose incomes fall within the lowest quintile renting a condo or purpose built apartment is out of reach given their income. In part this

sheds light on the inadequacy of social assistance rates in Ontario but it is also due to the high cost of land and construction as developers argue they cannot build affordable rental housing without government investment.

According to a recent report, one-person households are one of the groups with the longest wait times for social housing across the province (Ontario Non-profit Housing Association, 2007). In addition to population growth, this is the result of a historic emphasis on family housing as well as an increase in smaller households. In Ontario, single-person applicants in the majority of the surveyed communities waited three-to-10 years for a subsidized unit (Lapointe et al., 2006).

As stated, for single income households, problems of affordability and lack of social housing supply are particularly pressing and compounded by dualism in the housing market, a shift to a neoliberal policy agenda and a societal focus on families. Bacher (1993) points to historical roots of government ignoring the plight of singles. Post-depression public housing was built entirely for families. Lack of housing policy in combination with inadequate social assistance rates created especially dire circumstances for singles. Bacher (1993) notes that Ontario was the first province to end discrimination against singles in 1988 by opening up eligibility to social housing. In turn, the federal government adopted this policy for co-operative housing (Bacher, 1993). Perhaps not coincidentally, as third-sector organizations representing street-level services, such as churches and shelters, became involved in providing social housing, the needs of single-person households finally began to be addressed (Skelton, 1997). Historically, the development of social housing for one-person households has lagged. With a smaller proportion of supply, it is not surprising one-person households have the longest wait times today.

Based solely on their economic disadvantage, low-income one-person households have been surprisingly absent from the policy discourse. At the same time, there has been considerable focus on homelessness. Whether an individual or family is without a place to live on a temporary or long-term basis, the social, health and economic costs of homelessness are readily imaginable and well documented in the

literature (Carter & Polevychok, 2004; Miko & Thompson, 2004; Schiff, 2007; Walks & Bourne, 2006). “The homeless” conjures up stereotypical representations of the person living on the streets due to alcohol or mental health concerns. While those who have lost their housing for these reasons are represented on the streets and in other types of housing, the policy response necessary to address homelessness and housing insecurity is only one important piece in a broader income and housing policy response.

CHAPTER THREE: RESEARCH DESIGN

Research Questions

As demonstrated in the literature review, policies related to housing and homelessness has been shaped by the historical shift from a Keynesian to a neoliberal political economy. While acknowledgement of this policy shift is not new, little has been done to relate these policy changes to the situation of low-income one-person households under the age of 65 residing in mid-sized cities. The purpose of this study is to examine the housing situations for individuals in this group who are on the social housing wait list from not only their perspective, but also that of local policy makers and community advocates. Specifically, this study asks the following questions for each case study site:

1. What are the key affordable housing supply and demand issues specific to one-person households from the perspective of the research participants?
2. Are there differences in how the CMSM is responding to this household type and if so, what priority is given to one-person households?
3. How is homelessness related to one-person households conceptualized by the CMSM?
4. What are the housing experiences of the one-person household research participants while they wait for social housing to become available?
5. According to local housing policy makers and community advocates, what if any gap exists between the intention of policy and the reality of its practical application with respect to the low-income, one-person households?
6. How do community advocate research participants view the situation for one-person households with respect to the CMSMs' response to their affordable housing needs?

Case Study Research

The qualitative research approach used to explore these questions is a case study design. This research is suited to case study analysis for three reasons: 1) there is a broad topic of inquiry, 2) there are multiple sources of evidence, and 3) there are complex variables at play (Yin, 1993). In this study, the two case study sites were the Census Metropolitan areas of Kingston-Frontenac and Guelph-Wellington. The more specific focus of the study was two Consolidated Municipal Service Managers (CMSM) as set out in the *SHRA* (2000). In Ontario, CMSMs have responsibility for maintaining the social housing portfolio as well as operationalizing new federal and provincial government housing programs such as low-end of market housing, affordable homeownership, etc. at the local level.

The research methods used were document reviews and in-depth interviews. The purpose of the interviews was to explore from multiple perspectives the situation for low-income one-person households under the age of 65 who are waiting for social housing. Key informant and applicant interviews were conducted in 2008. Community advocate interviews were conducted in 2009 with one remaining interview completed in 2010. Through the interviews the housing experiences of one-person households while they wait for social housing were explored. The policy and program response was explored through interviews with key informants working for each CMSM. Community advocates offered another perspective on the housing experiences of low-income one-person households as well as the role and response to their housing needs by the CMSM.

Social housing wait lists are one indicator of quality of life in a community (Federation of Canadian Municipalities, 2008) and the extent by which one-person households are represented on these waiting lists is of interest. A document review of each Service Manager's most recent housing strategy: 2005 for both Guelph-Wellington and Kingston-Frontenac was also completed. Through the interviews and documents reviewed social housing wait list data was gleaned for both Service Managers.

Also, through the interview process and document review, how homelessness was defined by each CMSM was explored. Interviewees were asked to discuss whether one-person households were a planning priority and how their housing needs were being addressed. Further, the questions posed examined how municipalities responded to devolution and what opportunities, barriers and challenges they confront in providing affordable housing. For applicants, the questions focused on their experience with applying and being on the wait list for social housing. What were their housing experiences while they wait? For advocates the questions were similar to those of key informants only from the vantage point of their interpretation of the CMSM's role and their perspective on the housing experiences of this household type. See Appendix B for the interview guides for the three groups.

This study received ethics clearance in August 2008 by the University of Waterloo, Office of Research Ethics. The annual renewal of ethics clearance, Form ORE 150, was submitted and approved. The required form requesting the addition of community advocate interviews was submitted and approved in 2009.

There were different meanings attributed to singles within the broader group of people experiencing homelessness. I intentionally used terms such as applicants or one-person households in an attempt to avoid stereotypes associated with homelessness or to elicit varied understandings of this group from the perspective of community advocates, key informants and applicants themselves.

Site Selection

This study examines two mid-sized Ontario cities and their surrounding counties – Guelph and Kingston CMAs. These two cases were selected from a pool of 47 geographically based CMSM responsible for various income, social and housing services. Both of these sites are mid-sized cities and may be perceived as communities without problems of homelessness. This study explores whether the issues faced by low-income one-person households are unique to Canada's largest urban centres or are in fact experienced more broadly.

Achieving CMA status in 2006, Guelph was chosen because it represents a growing CMA in the economic region of the greater Golden Horseshoe and includes both a rural (the County of Wellington) and urban area. For comparative purposes, the Kingston CMA was selected because it is a community of similar size to Guelph but outside the greater Golden Horseshoe region. The Kingston CMA was also selected as it has experienced population growth. For comparative purposes, both Guelph and Kingston have universities and, therefore, there is a seasonal pressure on their affordable housing supply. Interestingly, the Consolidated Municipal Service Management (CMSM) arrangement is different for both sites. The City of Kingston is the Service Manager for social housing in Kingston and the County of Frontenac. For Guelph the reverse is true, the County of Wellington is responsible for social housing in the City of Guelph and Wellington County.

During the course of the research I was a relatively new resident of Guelph and commuted to work in Hamilton. With the exception of closer proximity for conducting interviews in Guelph-Wellington, I approached this housing research as an outsider for both case study sites. My interest in understanding the housing issues of my home community was a key reason for choosing it as a case study site. The process of completing the research has shaped my perspective and understanding of housing issues in both areas.

Another reason for choosing these sites was my knowledge of the community-based services that might be helpful in terms of accessing social housing applicants and community advocates as potential participants in the study. For example, both cities have a Housing Help Centre. This organization not only assists people in applying for social housing but also helps them to locate private market rental accommodation. Also, I was familiar with how centralized social housing waiting lists operate which again was helpful in accessing and being prepared to meet with key informants. These two sites were selected for my convenience and the feasibility of collecting the data within the timeframe allotted to complete the Canadian Policy & Research Network policy paper.

Recruiting Applicants

In Guelph-Wellington and Kingston-Frontenac two main strategies were used for recruiting participants. Social housing applicants were made aware of the study through a flyer posted at a variety of community agencies. Also staff from four community agencies agreed to assist with participant recruitment for interviews. These organizations were: Fresh Start Housing Centre in Guelph and Housing Help Centre in Kingston, local libraries and each housing registry agreed to post a flyer outlining the study.

The other strategy was a direct mail out to applicants on the social housing wait list from each housing registry. In mid-September, staff from Wellington-Guelph Housing Services sent out a letter and flyer to 50 randomly selected city applicants. In Guelph, eight people contacted the researcher after receiving the flyer in the mail from the Housing Division and five people were interviewed. The other five applicant participants either saw the posted flyer or were recruited by Fresh Start staff. One applicant living in the county was recruited for the study by a local service organization. In Guelph-Wellington, seven women and four men participated in the study.

Each month the Housing Registry in Kingston sends out annual/eligibility reviews to wait list applicants. In early September, staff from the City of Kingston Housing Registry sent out 78 annual eligibility reviews required for that month. A letter and flyer outlining the study were included in the package to applicants. In Kingston-Frontenac, five people contacted the researcher after receiving the flyer in the mail from the Housing Division and three of those people were interviewed. The remaining five interviews were arranged by staff from the Housing Help Centre in Kingston who talked to people accessing the Centre during daytime hours and those staying in the overnight shelter in their building. In Kingston, four women and four men participated in the study.

Participation in the study was voluntary. The flyer advertising the study and the consent forms used are outlined in Appendix C and D. In keeping with ethical

practices, the process of recruiting applicants and conducting the interviews was handled as sensitively as possible. Due to the varying literacy levels in the applicant group the purpose of the study, the questions and consent form were reviewed with each participant to ensure informed consent. All participants received a copy of the letter and consent form electronically or in hard copy. Applicant participants were offered a \$10 Tim Horton's gift certificate as an incentive to participate in the study and as a token of appreciation for their time.

Recruiting Key Informants

For each Service Manager site, key informants were identified by reviewing department organizational charts and through a snowball sampling technique. Site-specific key informants were drawn from management of the Social Housing Registries and a staff representative from the planning departments. In Guelph, four policy makers were recruited to participate in the study and in Kingston six policy makers agreed to participate. See Appendix E for the key informant recruitment email. Key informants and community advocates were interviewed during work hours and were not compensated for their participation in the study.

Also included are four key informants (3KI i to 3KI iv) who either did not receive an in-depth interview or were not affiliated with the CMSMs. These people were contacted because of their expertise and insight on the topics of single-person households, supportive housing and/or government funding arrangements. The questions for these four key informants were exploratory in nature and not laid out in an interview guide.

Recruiting Community Advocates

Five advocates in Guelph-Wellington and three advocates from Kingston were contacted using a snowball sampling technique starting with contact information provided by key informants. The criteria for selecting advocates included service provision in either a paid or volunteer capacity from a front-line perspective either in anti-poverty, legal or housing work. See Appendix E for the community advocate recruitment email. In Kingston, one advocate declined to participate and in Guelph-

Wellington all agreed to participate with the exception of one person who recommended another contact person within their agency.

Collecting Data

As noted in Table 1, three of the four participant groups are divided into their respective case study sites with the number of participants interviewed included. An identifier was attached to each interview that included the site, 1, 2, or 3; whether the participant was an applicant (A), key informant (KI) or community advocate (CA) as well as the sequence number of their interview (i). This was to organize the large amount of interview data collected and to ensure the anonymity of the participants.

Table 1. Study Participants by Group and Identifier

	Guelph-Wellington	Kingston-Frontenac
Applicants	11 (1A i to 1A xi)	8 (2A i to 2A viii)
Key Informants – Site specific	4 (1KI i to 1KI iv)	6 (2KI i to 2KI vi)
Community Advocates	5 (1CA i to 1CA v)	3 (2CA i to 2CA iii)
Key Informants - General	4 (3KI i to 3KI iv)	

Using a qualitative methodology, in-depth semi-structured interviews were conducted with individuals from the three groups. There were two instances where an applicant to social housing’s unique situation may have been identifiable to staff managing the waiting list. Specific details were altered to ensure the participant’s anonymity. For security purposes, recorded materials and transcripts were stored in a locked filing cabinet in my home office.

As stated, semi-structured interviews were conducted which allowed for flexibility in language and probes. This reflected the researcher’s awareness that people understand the world in varying ways and it is important to approach the interview from the subject’s perspective (Berg, 2004). Each face-to-face interview was 30 to 60 minutes long. Each interview was taped and later transcribed. Several of the

interviews were conducted by telephone either at the participant's request or for convenience purposes.

To ensure validity of the findings, a final draft of the section specific to their contribution was sent out to applicants, key informants and advocates for their feedback. This was done for key informants and applicants prior to the CPRN article being published. Copies were distributed by email, direct mailing and also a copy was left at the participating agencies. During a two-week period, participants had an opportunity to make comments about the sections relevant to their participation. Two applicants responded, one by email and one by voicemail with positive feedback regarding the draft of the applicant section. Community advocates were interviewed for my thesis research and were sent a copy of their draft section prior to the final draft being completed. Overall, several of the key informants and community advocates provided minor revisions or clarification to the draft sections reviewed.

Data Analysis

Using NVIVO 8 qualitative interview software a process of descriptive coding was completed for the key informant interviews. This method of coding is useful for multi-participant studies involving semi-structured data gathering in which the descriptive code is a question-based code (Saldaña, 2009). A process of manual coding was completed for the advocate and applicant groups and for the applicant group was completed for the Canadian Policy and Research Network paper (Swanton, 2009). This involved a first cycle of analysis and a preliminary identification of descriptive codes. For example, descriptive coding was a necessary step in preparing a detailed overview of the service manager responsibilities in order to highlight how provincial policy is operationalized at the local level. The second cycle of coding was a more in-depth analysis of each interview group. This involved the identification of themes within and across the case study sites for each group. According to Creswell (2003), "...the researcher collects open-ended, emerging data with the primary intent of developing themes from the data." (Creswell, 2003 p.18). Applicants' experience was analyzed together for both case study sites to better understand how individuals are affected by provincial policies in their local

community. A third cycle of coding was completed following the community advocate interviews. At this stage, interview materials from applicants and key informants were compared and contrasted with advocate interview data. The intent with successive cycles of analysis is to go beyond merely description and make more complex interconnections between themes (Creswell, 2003)

Strengths and Limitations of the Study

This case study research is unique in that it brings together information from a number of sources to examine one household type experiencing housing affordability issues. To gain a more detailed perspective, this study advances an understanding of the inadequate responses to homelessness, particularly for one-person households. Information and recommendations generated are intended to be useful for future planning activities in Guelph and Kingston. Although, each municipality and their local housing markets are unique, it is anticipated that the lessons learned from this study, although not generalizable, will have some relevance to other Ontario mid-sized communities. The literature and findings of this study indicate that low-income one-person households are a growing demographic group with significant challenges finding housing in the private market and confront long wait times for social housing.

Theoretically, this study rejects the notion of a universal homeless stereotype. The language of ‘one-person households’ while cumbersome at times is used to sidestep some common representations of people experiencing homelessness or housing insecurity. Specifically, the intent is to focus on the broader context of economic disadvantage for this group within the housing market. This study casts light on the housing vulnerability of this household type based on income, but does not analyze how variables such as age, race, disability and gender shape the experiences and responses to homelessness for this group (DeVerteuil, 2009). These intersections are also critical to a nuanced understanding of homelessness and the varied spaces, marginal to housed, people occupy (DeVerteuil, 2009).

In terms of limitations, direct comparisons cannot be made between Kingston and Guelph housing registries because of variations in their administrative practices and databases. Also, through the interviews a number of planning and program approaches are raised, however, an in-depth analysis of initiatives such as Housing First or student housing is beyond the scope of this paper. Also, the many municipal and community support services available to this demographic were not examined. The risk of raising the profile of one household type is that the urgent housing needs of other groups such as single parent families, youth or those over the age of 65 are not considered. Although not the focus of this study, it is acknowledged that other household types face problems in finding adequate, suitable and affordable housing. In order to provide greater context for the role of the CMSM, rural housing issues are highlighted but are not the main focus of this study. At the time of this study, both Wellington County and Frontenac County were conducting more comprehensive research on rural homelessness.

CHAPTER 4: CASE STUDY FINDINGS

This chapter presents the findings from the document review and interviews for each case study site. The first section provides an analysis of the applicant interviews for both sites and brings to light some of the housing experiences for social housing applicants while they wait for a rent-geared-to-income bachelor or one-bedroom units. The applicant interviews for both sites are analyzed together according to themes. This is followed by the provision of background information on how housing policy is enacted at the local level. Using each CMSM's most recent housing strategy as a point of discussion, key informants and community advocates offered their perspective on the opportunities, challenges and barriers to the provision of housing affordable to this group.

Social Housing Applicants' Housing Experience While They Wait

One-person households were interviewed from each case study site to explore their housing experiences while they wait for social housing. The findings have been organized according to themes derived from the applicant narratives.

Social Housing and the Single Applicant

The majority of applicants who participated in this study share two common experiences that bring considerable hardship: a low income and the lack of affordable housing. Other than those two commonalities, what was most striking was the wide range of people's circumstances. Of the 19 people interviewed from the two case study sites, two men and one woman were staying at a shelter at the time of their interview. Eleven people had housing and two women, one in Kingston and one in Guelph, were moving between friends' homes and had no fixed address. Three women interviewed, one in Kingston and two in Guelph, were in social housing and on the wait list to transfer. Interviewees' income source was either Ontario Works, a disability pension or derived from self-employment. Interviewees' education ranged from low literacy to university educated. Of those interviewed, all were white and the majority, if not all, were Canadian born. Cultural differences were not explored.

Several people had moved to Kingston or Guelph from other provinces or cities in recent years. Applicants' connections to social supports such as family were not explored in this study.

Most applicants saw their experience as typical of other one-person households on the wait list and attributed this to the lack of social housing and the lack of affordable housing generally:

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

The following themes emerged in talking to applicants on the County of Wellington and City of Kingston social housing waiting lists:

- change in circumstance
- the social housing system
- if not social housing, then what?
- health issues
- making ends meet
- addictions
- rural applicants

Change in Circumstance

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

One man talks about what the past two years have been like since he could no longer work as a roofer due to an injury causing chronic pain: "I've exhausted all my

resources, friends, money, it's all gone" (1A iii, 2008). Now on ODSP, he has been on the wait list for social housing for the past year and is paying the majority of his income, \$875 per month, on rent. In rent arrears, he is uncertain how long he will be able to maintain his current apartment.

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

Further, those with a sudden change in circumstance talked about the harsh reality of the system they assumed would be there to help. As one interviewee stated: "Not everybody wants to be on the system. It's supposed to be there as a help. It hasn't been. It simply hasn't been" (1A iv, 2008).

The Social Housing System

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

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

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

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

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

I think that due to the circumstances it's not typical and it (my application) should be bumped up. It's wrong not to bump me up to the top under the circumstances for compassionate reasons. I think that when policy becomes more important than compassion, then you have a problem.... (2A vii, 2008).

Centralized housing registries do encourage choice in terms of what buildings and areas of the city a person can select on their application. Some applicants talked

about an anticipated longer wait than the often quoted five or six years for a one-bedroom because of a specific choice of buildings. One man who has been waiting for almost four years commented: “Like I said, mine is lasting longer because I want to get into somewhere good that I’ll be happy to live in forever.” (2A i, 2008).

If Not Social Housing, Then What?

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

I was running into brick walls everywhere I went, like housing was telling me it’s a five or six year wait, and you come in here [Fresh Start] looking for a place, and Ontario Works they allow you \$375 maximum for rent [shelter allowance actually \$349], you can’t get a place for that much, not a one-bedroom apartment anyway, you can get a room that’s all you can get. And then more or less when you get a room, it’s a room in someone’s house and you’ve got to follow their rules. You’re renting a room you’re sharing a bathroom and kitchen and stuff, you’re walking on eggshells all the time (1A ix, 2008).

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

I’ve been here in the shelter system since [one year] and not applied for it [social housing] figuring that my own, call it own personal make up, the fact that I’m not an addict of any kind, whether it be alcohol or drugs, that I wouldn’t have such a problem finding housing in this city. Unfortunately, that’s not the way Kingston works, Kingston is student-based, money up front, so it was difficult. And the longer the

time went by, of course, the funds get smaller, smaller and smaller, and you rely on welfare and then when you get into the shelter system your welfare gets cut off, so you're down to \$14 a week to live on and you can't walk into a landlord and say, hey, I get \$14 a week, give me place a place to rent (2A vi, 2008).

When asked whether she felt she had much choice in rooms in Guelph, one woman stated: "No, not really. This being a university town, like Waterloo and everything there are a lot of rooms available, but a lot of times they are looking for students. They want students" (1A i, 2008). Two women, one from Kingston and one from Guelph, talked about renting rooms for a summer sublet in student accommodation. Although clearly affordable, this is only a short-term, seasonal housing option requiring added moves.

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

But I really learn, I learn, I see people that think they've got a place and then I'll bump into them and say how is your place and they'll say it didn't work out. They move in and then they move out, they can't stand the noise, or the conditions are unsuitable and so they move, and they move and they move again through no fault of their own (1A iv, 2008).

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

I mean, the communal living in general I usually have a hard time with. I'm used to having my own space, so it's the communal kitchen where you're arguing about food going missing. Food missing is one

of the biggest things. You go to the fridge to reach for your whatever, and it's gone. And the mess, you know, in sharing a bathroom and things (1A i, 2008).

Another woman in Guelph receiving Ontario Works commented on her experience renting a room from the owner of a house at \$400 per month:

But I think she's a good person, it's just the situation. She would rather have her own space, but she can't afford it, so she's renting it out and I would rather have my own space, but I can't afford it... (1A x, 2008).

One woman in Kingston described her most current shared accommodation:

That's the place I'm in now that I moved into. It's \$400, again, but it's a shared accommodation [basement apartment], so I don't have to, you know, I don't have to sort of live in my room. I share the living room and the kitchen and everything. So that's the bonus, and there's free laundry, there's a washer and dryer there. The drawbacks are that my roommate is an alcoholic. He's not going to change, he's 60 years old, so he's not going to change because his new roommate doesn't like it (2A viii, 2008).

Those on ODSP or with other sources of income who participated in this study were renting a bachelor or one-bedroom apartment. An applicant in Kingston, on the waiting list for four years, talked about his current housing situation:

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

He went on to talk about balancing the cost of rent with other basic needs: "What are you going to do, I mean if you want to take a lot of your living allowance, which is for food and clothing and other necessities, if you want to use that toward rent" (2A i, 2008). Having rented rooms in Kingston in the past few years, this applicant talked

about being relatively pleased that he was able to find a self-contained unit within the ODSP shelter amount.

Health Issues

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

Eight of the 19 applicants interviewed identified having a mental health problem such as depression, bipolar disorder, anxiety or schizophrenia. All with self-identified mental health issues were living independently and some were using community agencies for support. For those receiving ODSP, the reason they had housing appears to be a function of their higher income on ODSP or other disability pensions when compared to those on Ontario Works. One woman had lived in supportive housing, but did not want or feel she needed a supportive unit at this point in her life (2A i, 2008). Another talked about her physical disability as the reason she needed support, not her mental health diagnosis. She explained that her mental health had been compromised by the stress of her current housing situation that required her

to go back on medication after many years (2A viii, 2008). A number of those interviewed, with or without a pre-existing mental health diagnosis, talked about the level of stress they were under given their housing situation and limited income.

Making Ends Meet

Sixteen of the 19 people interviewed talked about using the food bank regularly and/or attending community meals at churches and drop-ins, whether their income was Ontario Works, ODSP or self-employment in order to afford rent and other basic expenses. Although only touched upon here, this theme was central to people's discussions of their housing experiences. Clearly evident through the course of the interviews was the level of stress and hardship for people in trying to meet their survival needs.

Many of those interviewed talked about trying to attain a sense of safety, security and comfort in their housing. Whether a recent change in circumstance, not having enough money to find a place or waiting for a social housing unit, most interviewed alluded to or spoke directly about the level of frustration and/or stress they were under due to low income and unaffordable housing. Some people shared that they were not coping well. Knowledge and use of community services, humour, friends, personal strengths such as adaptability or helping others were conveyed as ways of coping.

Addictions

A theme throughout the course of the interviews was people's reference to those with addictions. This came up primarily in two ways: one of which was for interview participants to set themselves apart from that experience; and the other was in reference to their expressed concerns about living with people, in the shelter system or otherwise, who have addictions. A number of those who participated in the study self-identified as having mental health issues, but only two participants identified having a past drinking problem. A more in-depth analysis of this issue was not possible within the context of this study.

Rural Applicants

Interestingly, despite the same recruitment methods, no applicants were recruited from Frontenac County and only one applicant from Wellington County. Of the recruitment methods, both direct mailing to County applicants on the social housing wait list and the contact with services providers resulted in a limited response. The one applicant from Wellington County who participated in the study was recruited by a community service organization.

Like many of his urban counterparts, the applicant living in Wellington County talked about a change in his situation precipitating his application for social housing (1A xi, 2009). In receipt of Ontario Works and living with his elderly parent, he was unable to afford their apartment after his parent went into a long-term care facility. Through a community multi-service organization he applied for social housing. He also received help to apply and was accepted for a disability pension. Ultimately, he did not accept a social housing unit offered to him four months after his application as he was able to find a unit in the private market that was affordable, a larger size and located close to the various stores and services he required. For this, he reported, he was willing to pay more for rent to offset the distance he would have to travel by vehicle if he were to accept the subsidized unit offered to him. "I'm paying \$30 more for the rent for the conveniences of my bank being in walking, post office, library, grocery store, hardware store, everything is two minutes away from me." (1A xi, 2009). Although, pleased with his apartment, he expressed concern about being able to afford his hydro bill in the winter months given the electric heat in his unit. Again, not unlike those single-person households living in the city whose income was a disability pension, he confronted housing affordability issues given the added and variable cost of utilities.

One difference noted between the urban and rural applicants was the length of wait times for social housing. A community advocate working in the County and familiar with housing issues commented that non-senior one-person households do not have

long waits for some social housing units. This is provided applicants are willing to relocate to the northern part of Wellington County (1CA iv, 2009). In fact, the applicant who participated in the study was offered a unit after four months in this location. When asked if changing communities was a factor in his decision to decline the unit, he reported it was not. "I never really was a community person." (1A xi, 2009). Staff from the Housing Registry in Kingston also talked about several vacancies for rent supplement units in Frontenac County suited to one-person households. Aside from the difference in wait times, further differences between rural and urban applicants' housing experiences are not explored given the lack of rural applicants' participation in the study.

A senior manager with the County of Wellington notes that through area social service providers, there is an increasing awareness of the housing issues of county residents. She stated, "...but what we understand from the Community Resource Centre and other agencies in the County, what's becoming a little clearer to us, is that there is a problem of homelessness." (1KI iv, 2008). In particular, she went on to talk about youth homelessness in the County of Wellington and the reluctance of rural youth to come to city shelters. At the time this research was being conducted, the County of Wellington had plans to complete a more comprehensive study of rural homelessness.

In speaking with an Ontario Works Case Manager in one office in the County of Frontenac, she estimated that her caseload could be divided into half single parent families and half one-person households. In further conversation regarding her impression of the housing situation for low-income singles, she was unsure of her clients' housing situation and had not fielded any housing questions or concerns since assuming the position several months before (3KI iii, 2008). Another Ontario Works Case Manager in Frontenac said that in her experience singles on social assistance in the County were either living with family, renting a room or couch-surfing (3KI iv, 2008).

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

Discussion

From these narratives, it is evident low-income single applicants often residing in shared accommodation struggle to meet their basic needs. Although a reason for their housing insecurity or loss of housing was not always articulated, clearly an illness, job loss or relationship breakdown for a sole supporting household was shown to have devastating results. Given market rents in both CMAs and long wait times for social housing, housing choice for those receiving social assistance is limited to shared rental accommodation which brings dynamics of uncertainty, inadequacy and instability typical of this type of housing. These themes are echoed in the interviews with those who stretch their incomes to rent a self-contained unit often not able to meet other basic needs in order to maintain a place to live. For those applying for, or living in social housing and wanting to transfer, applicants talked about some of the system issues confronting them in negative ways. This theme is later discussed by community advocates and key informants suggesting government responses under the *SHRA* (2000) to taking care of the housing needs of citizens can be restrictive and regressive in nature.

Rental Market Information for Case Study Sites

The applicant narratives highlight the challenges low-income households confront in the private rental market. This section provides a brief analysis of the rental market for each CMA at the time this study was conducted.

A healthy vacancy rate in a community is benchmarked at 3% (Lapointe et al., 2006). As noted in Table 2, both Kingston and Guelph CMAs have seen a decrease in their overall apartment vacancy rates in the past year. As of the spring of 2008, Guelph’s vacancy rate was 2.5% and Kingston’s was 2.6% (Canadian Mortgage and Housing Corporation (CMHC), 2008) Both communities are below the provincial average of 3.1%. Included in the table below are vacancy rates specific to the types of accommodation one-person households may be seeking. Both the Guelph and Kingston CMAs are below the provincial average; however, notably Guelph CMA has a somewhat better vacancy rate for bachelor units than Kingston CMA.

Table 2: Private Apartment Vacancy Rates (%) by Bedroom Type for Ontario CMAs

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

Source: Canadian Mortgage and Housing Corporation (CMHC), 2008

As highlighted in Table 3, both CMAs have lower rents than the Ontario average with Kingston showing slightly lower rents than Guelph in the bachelor and one bedroom apartment categories. Importantly, the higher vacancy rates in Guelph CMA for bachelor units are offset by higher rents. Whereas Kingston has slightly lower rents and a corresponding lower vacancy rate for bachelor units.

Table 3: Private Apartment Average Rents by Bedroom Type for Ontario CMAs

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

Source: Canadian Mortgage and Housing Corporation (CMHC), 2008

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

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

income is \$18,200, or for those receiving ODSP at \$12,240 or Ontario Works at \$6,864 per year.

Analysis of Local Housing Policy

The following section examines how provincial social and affordable housing policy is enacted at the local level. It is the responsibility of 47 designated Consolidated Municipal Service Managers (CMSM) across the province to operationalize the *Social Housing Reform Act* (2000) and the various Affordable Housing initiatives set out by the federal and provincial government. Context specific to the social housing portfolio for Kingston-Frontenac and Guelph-Wellington is provided.

Descriptive information pertaining to the portfolio for each CMSM is presented as well as the number of households on social housing waiting lists who have applied for bachelor or one-bedroom units. This provides some context for exploring the policy responses and regulatory tools employed by each Consolidated Municipal Service Manager. This section concludes with the findings from interviews with policy makers and community advocates in each of the case study sites.

Social Housing at the Local Level

Depending on the social housing supply in each service manager area, non-senior, one-person household applicants are eligible for shared accommodation, bachelor or one-bedroom units. They compete for one-bedroom units with couples without dependents. Wait times for a particular size of unit and a specific location varies. For example, in some communities a person will wait longer if they choose one-bedroom options and shorter if they are willing to accept a bachelor unit or shared accommodation. Applicants on a chronological list must wait for a vacancy to become available. Further, particular buildings and locations are considered to be more desirable by applicants because of location or building amenities, thereby creating disproportionately longer wait times (3KI i, 2008).

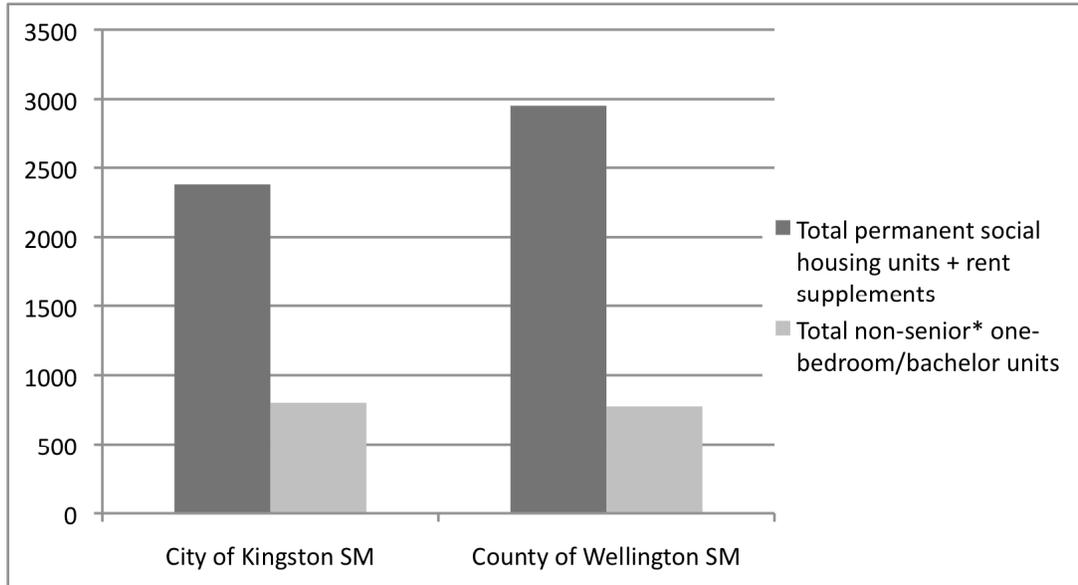
As stated earlier, social housing wait lists are one indicator of quality of life in a community (Federation of Canadian Municipalities, 2008). Importantly, they are *not*

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

In terms of managing the waiting lists, there are variations across Service Managers regarding the way wait list information is collected and stored. Wellington-Guelph Housing Services differentiates administratively between those who applied and those who are eligible for social housing; with the latter number being smaller. Eligibility is pending until documentation is received and annual reviews complete. It is important to keep in mind, singles and couples are both on the one-bedroom list and neither the Kingston Social Housing Registry staff nor Wellington-Guelph Housing Services were able to separate out couples from singles on their database. Because of the dynamic nature of waiting lists, it is impossible to provide exact numbers. Although wait lists change daily, they do offer a snapshot of supply and demand for those who apply. In Ontario, families are the largest group on social housing wait lists at 39.2% of households. Non-senior single-person applicants comprise 37.1% of households and have the longest wait times of any group (Ontario Non-profit Housing Association, 2007).

First, in Figure 1 a comparison of the total number of permanent social housing units and rent supplements is provided for the two Service Manager portfolios.

Figure 1: Service Manager Social Housing Units and Rent Supplements



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

Figure 1 summarizes the total number of permanent social housing units and rent supplements both Service Managers finance. As set out in the *SHRA* (2000), the service standard of 2430 for Wellington CMSM and 2003 for Kingston CMSM is the number of social housing units the CMSM must maintain in their portfolio (Table 2). The portfolio for the County of Wellington Service Manager exceeds that number with 2,754 permanent social housing units and 199 rent supplement units. The number of non-senior units (under age 55) that singles and couples are eligible for is 776 units, or 28% of the portfolio. The portfolio for the City of Kingston Service Manager includes 2,380 rent supplements and permanent social housing units. Of that total, the number of non-senior bachelor and one-bedroom units for those under the age of 65 is 802 units, or 34% of the total portfolio. Of the 802 units, 4% are located in the County of Frontenac.

Direct comparisons between the two Service Managers are not possible because they have different administrative practices and policies. Significantly, they define non-

senior differently, which affects the numbers presented for both supply and demand. Table 4 provides a snapshot of some of the key information specific to each CMSM.

Table 4: Supply and Demand for Social Housing in Case Study Sites

2008	County of Wellington CMSM	City of Kingston CMSM
Service Standard	2430 subsidies	2003 subsidies
Total number of units	2,754 social housing units + 199 rent supplements	2,380 social housing units and rent supplements
Units one per households are eligible for *	776 units for those under age 55	*802 units for those under 65 *4% of the bachelor and one bedroom units are located in the County for those under 65 years of age
Demand for bachelor and one-bedrooms	In 2008, the demand for non-senior, one-bedroom and bachelor units was 2.9 times that of supply.	As of Oct 2008, 56% of applicants under age of 65 were waiting for a bachelor or one bedroom.

*Each CMSM sets the age for seniors-only buildings differently either across the portfolio or for certain buildings. In Guelph-Wellington, senior is defined over the age of 55 and in Kingston-Frontenac it is 65 and over.

This section highlighted some key social housing wait list issues and some of the variations in administrative practices for the two case study sites. In 2008, the demand for social housing from all household types far exceeds supply. Specific to bachelor or one-bedroom apartments, the demand is almost three times the supply in Guelph-Wellington and in Kingston-Frontenac more than half the waiting list are singles or couples waiting for bachelor and one-bedroom units.

The next section examines the CMSM response to the housing needs of low-income households through a review of their most recent housing strategies. This is done separately for each case study site.

**Wellington County Service Manager
Guelph-Wellington Housing Strategy**

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

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

The Guelph-Wellington strategy targeted 200 units of affordable housing to be built by 2010. In terms of units built, the County and the City created 94 units of new affordable housing with 2002 funding of \$2.3 million from the Canada-Ontario AHP. Of the 94 units, 61 are one-bedroom units for non-seniors: nine in Arthur and 52 units in several developments in Guelph. Late in 2005, an additional \$4,345,000 was allocated through the AHP to the County of Wellington to create another 111 units in Guelph and Wellington by 2010 – with \$3.85 million capital funds, or a contribution

of \$70,000 per unit to create 55 rental units. Fifteen of these units must be targeted to specified groups with support needs. Of the 55 units, 33 are one-bedroom units for non-seniors in the community of Fergus. The remaining \$495,000, or 56 units, was geared to an affordable home ownership program whereby eligible homeowners would receive a forgivable loan of up to \$8,800 toward the down payment on an ownership property. In addition, in 2005, the County committed to funding, beginning in 2006, 10 additional rent supplements per year, at an estimated cost of \$70,000 per year.

In Housing Strategy documents (2002, 2005), Guelph-Wellington identified a number of planning tools to minimize barriers to the creation of affordable housing such as:

- equalizing the multi-residential tax rate,
- waiving development charges on affordable housing,
- establishing an affordable housing reserve fund,
- a municipal grant program and reducing parking requirements for affordable housing.
- a review of regulation specific to lodging homes and accessory apartments, and that the County encourage the development of secondary suites in County municipalities that currently do not allow this type of housing.

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

Tensions Since Devolution

As in Kingston-Frontenac, there are apparent tensions with the consolidated service

management arrangement within the municipal context that have unfolded since devolution. As with Kingston and Frontenac, Guelph and Wellington are separate municipalities. The City of Guelph is not a lower-tier municipality of the County of Wellington, "...these are two separate political entities and don't have overlapping responsibilities." (1KI i, 2009). For the purpose of social housing and social services the County is the Service Manager and there is a joint Social Service Committee. At a City Council meeting in February 2008, the City gave the County notice it planned to terminate existing financial agreements in one year and go to arbitration to come up with a more equitable cost-sharing arrangement for social housing and social services (Hallett, 2008b). Tensions came to the fore during 2008, over whether the County was willing to share the cost for a youth shelter located in Guelph. This had implications for the City of Guelph. One consequence was that without the County's participation, the shelter was not eligible for per diems from the province necessary for operational costs (Hallett, 2008a). In terms of social housing and social services, under the current arrangement the City pays 75% or more of the costs. The Mayor suggested that under a weighted assessment, the City's share should be approximately 60-65% (Hallett, 2008b).

The tension between the City and County in terms of affordable and social housing was raised in the advocate and key informant interviews. "The City and the County have some tension over who is paying what, right at the moment and the City seems to feel that housing, because the County is the service provider, is the County's problem. We need both municipal levels to be working on this." (1KI i, 2009).

Another concern raised by advocates and policy makers is the prescriptive nature of the *Social Housing Reform Act* (2000). "But it certainly, I think, working with the regulations and the legislation, it's quite prescriptive, and so there's lots of challenges around reporting and how things are done." (1KI iii 2008). An advocate shared a similar perspective:

I think the County has struggled with having enough people to handle, of course, when it was downloaded it was downloaded with a huge number of bureaucratic rules that had to be followed. They've struggled with having enough staff to deal with all that bureaucracy and still try to be creative about how they could use their affordable housing funds... (1CA i, 2009).

One-Person Households on the Waiting List

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

Wellington-Guelph Housing Services – Urgent Priority Status

Wellington and Guelph Housing Services gives special priority to those leaving a situation of domestic violence: a provincially mandated policy. Under their jurisdiction, many Service Managers also give priority status to other groups in need, such as people who are homeless. Between 2002 and April 1, 2008, County of Wellington gave urgent status to anyone who was homeless and homelessness was defined in broad terms. In 2004, homelessness was redefined to pertain to anyone who was living in the County of Wellington's emergency shelter system. In 2008, the homeless category for urgent priority status was phased out and replaced with a policy for extraordinary circumstances. Essentially, given the new policy an

applicant's situation was considered on an individual basis. Between 2002 and 2008, 933 urgent applications were received with homelessness being the primary reason for the application. Of the 933 applications, 50% had no dependents. This suggested the household were either a single person or a couple (Wellington and Guelph Housing Services, September 2008). During these years, there was also a change in the ratio of those housed on a priority basis as compared to the chronological list.

In 2002, Wellington and Guelph Housing Services was offering housing to those with urgent homeless status before the chronological list. This changed in recent years to a 1:3 ratio, with one urgent applicant housed and then two applicants from the chronological list. Mandated to give priority to those leaving a situation of domestic violence, all other applicants are now housed on a chronological basis with the exception of a new category referred to as extraordinary circumstance.

Applicants under this category are considered on a case-by-case basis.

Circumstances considered extraordinary may include things such as people being unable to leave the hospital unless they have housing or families who cannot be reunited with their children without suitable housing.

In speaking with a senior manager, this narrowing and eventual elimination of the urgent category was due to several challenges. As stated by one key informant, "we're seeing a steady increase yearly of the numbers of people (individuals and families) that are in the shelter..." (1KI iv, 2008). Importantly, increased numbers of homeless urgent applicants meant that without a ratio in place, essentially only homeless applicants received housing and not those applicants from the chronological list. Once the ratio was introduced, this ensured those on the chronological list were receiving housing; however, the homeless group designated a priority were confronting longer wait times (1KI i, 2008). Guelph and Wellington Housing Services is monitoring the impact this policy change is having on the local shelter system, but early reports suggest an 11% increase in shelter use since eliminating urgent status for people who are homeless (1KI i, 2008).

According to key informants, those applicants previously on the urgent list who fall within the definition of homeless (staying in a shelter) may have mental health or substance abuse issues affecting their tenancy (1KI i, 2008; IKI iii, 2008; IKI iv, 2008). According to one key informant non-profit housing providers were complaining of more behavioural issues associated with those applicants from the urgent list resulting in higher turnover and increased costs (IKI i, 2008; IKI iii, 2008). Apparently, one of the rationales for eliminating the homeless priority was to return to a chronological system to ensure those with support needs within the homeless population will be more evenly housed throughout the various providers (1KI i, 2008). In terms of rent supplements—a private market unit with a full subsidy attached—the issues parallel some of the problems identified in the social housing sector:

In Guelph, it's been difficult. It's been difficult finding willing (private market) landlords. We currently have landlords now for all our rent supplement units, but we've had withdrawal of two landlords who have been longstanding rent supplement landlords and they're just fed up with the client group and how much they cost and other behavioural issues. Cost for evictions and the lack of funding to cover some of those pieces (1KI i, 2008).

Given Guelph was identified by key informants as having a severe lack of supportive and transitional housing, these challenges are particularly relevant across the social housing portfolio and within the private market housing programs. One advocate provided another interpretation, "...that just keeps coming up to people in the community is the lack of transitional housing and whether it's really transitional housing or just more support needed to help people stay housed." (1CA iii, 2009).

The Income to Rent Gap

Not surprisingly, policy makers in Guelph identify a lack of adequate income as the most significant challenge for singles, particularly those on Ontario Works or the Ontario Disability Support Plan. There was also recognition that even a minimum wage income is not enough to meet the cost of local rents for one-bedroom apartments.

Even anybody with minimum wage, the cost of housing in Guelph, the last figure I saw was one bedroom at average \$731, you know 7 to 800 dollars, at one meeting they were talking about the apartments above the stores on Wyndham Street and they're going for about \$800 a month and that's considered reasonable for Guelph market rents. That's pretty high when you think of minimum wage earners (1KI iv, 2008).

In order to help bridge the gap between income and rent, one strategy used by the CMSM is the provision of housing allowances for those households previously considered urgent and now on the chronological list. As one key informant identified, a provincially funded housing allowance program offered 56 housing allowances for \$250 for a five-year period. She stated, "But again, we only have 56 housing allowances to give out to individuals and it's only available now on turnover and we're exhausting that as a solution right now." (IKI i, 2008).

Wellington-Guelph Advocates

In Guelph-Wellington, several advocates participated in this study and offered a unique perspective on local housing issues. Given their role in front-line service delivery and/or housing coalitions, advocates outlined the complexity of issues surrounding housing and homelessness in their community.

Singles: A Local-level Priority

Advocates identified the main problem for one-person households while they wait for social housing as lack of adequate income. Clearly, this is the reason people apply for social housing. Rents are high in Guelph, and advocates identify the average bachelor or one bedroom as out of reach for low wage earners and people receiving government assistance (1CAi, 2009; 1CAii, 2009; 1CAiii, 2010). For units in the affordable range, there were two common problems: poor quality and additional utility costs. Often, in older housing stock with outdated insulation and windows utility expenses can be high placing tenants at greater risks of exceeding affordability benchmarks. As in Kingston, Guelph advocates pointed to shared rental accommodation as essentially the only housing option low-income singles can afford. Consistent with Kingston, university students may compete for the same

affordable shared accommodation and self-contained units.

Advocates suggested that while low-income singles are a priority for the local CMSM they have not received much attention otherwise:

It has not been a priority of the senior levels of government, this particular group of singles. When they've set priorities it's been seniors, it's been families with children but it's not been individuals who are sort of languishing on the waiting list (1CAi, 2009).

This advocate further commented:

Now just because they recognize that a segment has not been housed well doesn't mean they have the programs or the funds from senior levels of government to do anything about it (1CAi, 2009).

Policies of Exclusion

It was also identified in the advocate interviews that administrative requirements to access and maintain one's eligibility for programs such as social housing are often unnecessarily restrictive. Key informants and advocates referred to the excessive regulatory framework of the *Social Housing Reform Act* (2000). This places considerable bureaucratic requirements on CMSMs and subsequently on service users. Requirements specific to the application process, maintaining eligibility on the waiting list through to receiving and maintaining a housing subsidy were described as onerous. It was felt that the CMSM could use more discretion and a less punitive approach to enforcing rules and regulations. After lengthy wait times to receive a subsidized unit, one advocate talked about the number of regulations governing a person residing in social housing: "It's part of a bigger picture which is once you get into housing your life doesn't suddenly get better, in fact, it gets really complicated." (1CA ii, 2009).

Advocates talked about the importance of eviction prevention and supporting people to remain housed, "...if they get kicked out where do they go?" (1CA iii, 2010). It was suggested that eviction prevention workers linked with community-based agencies and not the CMSM are the best model for this type of service delivery (1CA

ii, 2009). Supports identified could be as simple as helping a person to complete forms through to intensive case management services for people with serious mental health or addiction problems (1CA ii, 2009; 1CA iii, 2010). Advocates and policy makers concur that these resources are not comprehensively available in their community.

Market Housing for Singles

With the introduction of the *SHRA* (2000), local Service Managers were encouraged to partner with the private sector to meet the housing needs of low-income households. One advocate in Guelph-Wellington spoke to the problem the private sector has in building rental housing even at the higher end of the market due to factors such as development charges, land and construction costs. Further, minimum size requirement in zoning by-laws can prevent building smaller apartments such as studios units for singles. Developers, unlikely to profit from creating affordable rental accommodation do not build without government programs. “This is why we have the affordable rental program because you can’t build it today given land costs and construction costs and all these fees....” (1CA i, 2009). The Affordable Housing Program of today --an eviscerated version of former programs--funds the development of housing at 80% of average market rents. Affordable, in this sense, the target is the low end of market consumer who still has the ability to pay market rental costs. In Guelph, as in Kingston, low end of market units in combination with rent supplements was a strategy the CMSM used to offer a deeper level of subsidy to low-income tenants.

City of Kingston Service Manager

City of Kingston’s Recent Housing Strategy

The City of Kingston is the Service Manager for social housing for the City and the County of Frontenac. Written in 2005, Kingston’s most recent affordable housing strategy is the Kingston Model for Action: Affordable Housing Supply, 2005. This document lays out a proactive framework to increase the supply of adequate,

affordable and accessible housing in Kingston. As stated earlier, the City of Kingston has assumed the responsibility of Service Manager for social housing in Kingston and the County of Frontenac. The model moved beyond managing the existing social housing portfolio and outlined ways for the City of Kingston to increase the supply of affordable housing across the spectrum from emergency shelters through to affordable home ownership. What relationship, if any, the County of Frontenac has to this model is unclear and was explored more fully during interviews with key informants.

One-person households along with other groups are identified in the report, but not with supporting statistics. The model integrated a strategic vision for affordable housing with the key elements necessary to generate a continuum of affordable housing at the local level. It sets out a process and targets now spearheaded by the proposed Affordable Housing Development Committee (AHDC). The report sets out a building target of 500 units of affordable housing. The AHDC, which came into effect soon after it was proposed, is an advisory committee to the Community Services Committee that reports to City Council. The AHDC includes the following representatives: a City Council member; the Housing Manager; two community champions; a private developer; a non-profit housing provider; a tenant; a landlord; a representative from a community-based service agency; a financial expert; and, as of 2006, a representative from the County of Frontenac. The report noted that the challenge for AHDC members was to learn how the various legislative and regulatory provisions apply to developing affordable housing in its community.

A brief description of some of the regulatory, financial and legislative tools employed to encourage affordable housing to be built in Kingston included the capital facilities by-law and equalization of the tax-ratio for 35 years. Both of these were enacted in order for Kingston to take part in the pilot phase of the Affordable Housing Program (AHP) (2KI i, 2008). These templates were also shared with the surrounding County Councils to ensure barriers to build affordable housing were removed (2KI i, 2008). In the past few years, the City established an Affordable Housing Construction Reserve fund to make grants up to a maximum of \$6,000 to

developers who build affordable housing. Also, the City of Kingston has an internal protocol for identifying surplus lands. Under this process, the municipality was able to make donated land available to groups such as Habitat for Humanity. Other initiatives include a review of policies such as: controlling conversions and demolitions specific to affordable housing; brownfields development; and inclusionary zoning. The 2007 Progress Report on the model illustrated that Kingston is systematically reviewing various mechanisms, some existing and some new, to reduce barriers and create incentives for developing affordable housing.

Kingston has received funding allocations under the AHP both in phase one in 2001 and phase two in 2003. In 2008, they received affordable housing funding through the provincial initiative – Delivering Opportunities for Renters (DOOR). During the pilot, the City of Kingston built 113 units, with the contribution from the federal and provincial governments capped at \$25,000 per unit. Consensus from key informants was that this amount was too little to sustain the units as affordable. During the second phase of the AHP, the contribution from upper levels of government was \$70,000 per unit, a significant increase. Interestingly, in Kingston’s most recent allocation of \$6.62 million from DOOR funding, \$5.2 million has been earmarked to build between 40 and 45 units, primarily one- and two-bedroom units, with a contribution of \$130,000 per unit. According to senior management, this would substantially reduce the providers’ carrying costs, allowing them to charge affordable rents over the long term.

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

As well as permanent social housing and affordable housing units, the various rent supplement programs as well as the City of Kingston-funded rent supplements contributed to the overall supply.

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

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

Service Manager: City, County Tensions

The Kingston model has set the policy stage for some important work in affordable housing. Key informants articulated two key criticisms. One criticism of the model is the lack of demographic and housing market data by which to link goals and objectives to identified needs. This is important for a number of reasons, but fundamentally because information is needed in order to set targets and make revisions to official plans (2KI i, 2008; 2KI iv, 2008). The other key criticism related to the focus of the document, Kingston Model for Action being urban-centric. In fact in 2007, the County of Frontenac completed a report, "Responding to Housing Needs in Frontenac County" (8020 Info. Inc., 2007). A key informant from the county noted that there has been unanticipated growth in some parts of the county without a mechanism to track trends and plan for growth (2KI iv, 2008). The report called

upon the Consolidated Service Manager (the City of Kingston) to complete a detailed profile of all housing in the county and develop a system to track homelessness and housing needs. In response to feedback internally and externally, management has targeted completion of a Service Manager Housing Statement in 2009. This will fill an important informational gap needed to conduct land use planning at both the city and county levels.

One-Person Households on the Waiting List

In the City of Kingston, as of early October 2008, there were 1,067 households on the waiting list and of that 599 applicants under the age of 65, or 56% of applicants, were waiting for a bachelor or one-bedroom unit. According to the City of Kingston Social Housing Registry Program, non-senior, one-person households wait approximately three years for a one-bedroom unit in the county, and four to five years or more for a one-bedroom apartment in Kingston.

City of Kingston Social Housing Registry Program – Homeless Priority Status on the Waiting List

Mandated by the provincial government, local Service Managers must give priority to women leaving a situation of domestic violence. As with the County of Wellington, the City of Kingston's Registry Service historically offered those who are homeless priority status on the wait list. This was done by way of a 1:10 ratio whereby one person with homeless status was offered a unit in every ten offers to the chronological list of applicants. This is a local policy. One key informant talked about the challenges of this policy:

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

This key informant explained that under the old system applicants were given the impression they were a high priority when in fact they were waiting up to three years

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

Challenge for Singles

Key informants identify being able to secure a place to live, particularly for those receiving Ontario Works, as the biggest challenge for one-person applicants on the social housing wait lists. The larger priority for Service Managers appeared to be addressing the needs of what they referred to as the homeless population who may or not be one-person households but had mental health, addiction and other support needs in order to maintain housing.

One-Person Households a local priority

Key informants in the Housing Registry identified singles and the development of one and two-bedroom unit housing as a priority in their areas. One key informant speculated that in the sixties there were a lot of three bedroom townhouses built in social housing and not one and two bedroom units (2KI iv, 2008). The thrust now with the resources available is building smaller low-end of market units some with support services attached:

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

In 2005, the Kingston Service Manager received 6.64 million in funding to allocate to housing based on local priorities. This provincial funding was called Delivering Opportunities for Ontario Renters or DOOR funding. One key informant stated that,

“With our DOOR money we're asking for -- the majority of the units will be one- and two-bedroom units.” (2KI iv, 2008).

Housing allowances was another program with potential benefit for single applicants on the waiting list. The program was designed to offer partial subsidy to tenants in the private market to ease some of their affordability pressures while they wait for social housing. Unfortunately, Kingston did not have interest from landlords. As one key informant pointed out:

The problem here was we couldn't get landlords who wanted to participate, because there was no carrot. They can rent an apartment at full market value. Why would they take part in this program? Again, lots of paperwork and they know they're going to end up with a tenant who can't stay there longer than five years (2KI v, 2008).

With no interest from private landlords, the City of Kingston requested to the Province to convert the housing allowance program funds to capital funds that they were ultimately able to do.

Kingston Community Advocates

As in Guelph-Wellington, community advocates sit at planning tables with City and County staff and bring an important perspective to local housing issues. Advocates state that Kingston is a city of significant income disparity. For low-income groups finding an affordable and adequate unit in the private rental market is very challenging. According to advocates, Kingston consistently has one of the lowest vacancy rates in the province (2CA iii, 2010). Students, although concentrated in one geographic area, have a huge effect on the local housing market between September and May. Substandard housing and the cost of utilities in addition to rent are other issues pertinent to low-income renters (2CA iii, 2010).

Barriers to the Private Rental Market

Consistent with policy makers, advocates identified the gap between low-income household income and the cost of market rents in Kingston as a significant challenge for singles. Not surprisingly, advocates identified shared accommodation as the only

rental choice for singles on social assistance. According to advocates and tenants interviewed, rooms in Kingston were renting for 500 to 600 dollars. In terms of covering basic needs, one advocate stated, "...if you're getting \$572 a month as a person on assistance is, it's virtually impossible [to find housing]" (2CA ii, 2009). Given the average one-bedroom apartment is \$800 per month this rental option is well out of reach of low-income one-person households. Social assistance rates require a person to spend the majority of their income even if only renting a room in shared accommodation. For those households who have an apartment a change in situation requiring them to go on social assistance can mean a sudden loss of housing.

According to advocates, Kingston has one of the lowest vacancy rates in the province therefore rents are high and landlords with units in poor repair can find tenants. Two advocates, talked about the difficulties tenants confront in terms of a complaint-based system for property standards and the insufficient remedy to substandard housing available through landlord-tenant legislation (2CA i, 2009; 2CA iii, 2010). As Kingston is a university town it was pointed out that there are probably more small-scale landlords with one or two properties who may not appropriately familiarize themselves with their legal obligations (2CA iii, 2010).

Indicators of Housing Need

A key theme raised by advocates is that waiting lists are not reflective of the need for affordable housing. One advocate in Kingston suggested the actual need might be five times greater than the number represented on the waiting list: "...people are just deterred from applying for subsidized housing because they know they might wait 7 or 8 years..." (2CA iii, 2010). This advocate suggested core-housing need is a more accurate indicator and stated that, "...approximately 7500 people, is a more accurate reflection of the need for affordable housing in Kingston and Frontenac (2CA iii, 2010).

Advocates in Kingston confirm that one-person households requiring affordable housing are the group “worst off” in terms of housing options available while they wait and are the largest demographic group on the waiting list. There was also a sense that this group received less policy attention as it is more politically astute for governments to say they’re helping families with children.

On the issue of supportive housing there was agreement that although not all singles require it, it was acknowledged that people coming into contact with service providers are more likely to be those who would benefit from support services to find and maintain housing (2CA i, 2009). Advocates support the notion that there are many one-person households who need affordable housing for economic reasons only. For those who need supportive housing, the barrier to the development of new housing of this type was attributed not only to a lack of government investment, but also the limited integration between provincial ministries responsible for funding both the bricks and mortar and support services.

Advocate Perspectives on the Action Plan

According to the *SHRA* (2000), the Service Manager for Kingston-Frontenac is required to maintain 2003 rent subsidies and as of August 2009 was under this benchmark. (2CA iii, 2010). Although the information provided in Table 2 suggests that the supply of social housing exceeds the benchmark, it is subsidies not units that are calculated. In fact, a number of the social housing units do not have subsidies attached and are rented at market value. While plans to build 40 units in Kingston geared to smaller households are welcomed, developing housing on such a small scale does not address the gap that is forming between actual subsidies and the requirement under the *SHRA* notwithstanding increasing need. As one advocate stated, “...we’re not even treading water, we’re just getting further and further behind.” (1CA iii, 2010). That being said, advocates talked about the municipal level of government being the least equipped to resource affordable housing in their communities without help from senior levels of government.

Advocates expressed frustration at the lack of action on the recommendations outlined in the plan given the overwhelming need for affordable housing in Kingston (2CA i, 2009; 2CA ii, 2009; 2CA iii, 2010). Rent supplements are considered an expedient way of getting help to households. One example provided was recommendation #33 of the Plan that outlines the City commence a pilot Portable Rent Subsidy program that would begin with 25 units in the first year and add 25 units per year for the following three years. It is stated in the recommendation that this pilot would be municipally financed unless provincial funds become available. One advocate was unclear as to whether these rent subsidies had been established. It appears the rent supplements were paired with new government ‘low end of market housing’ funds to ensure affordability for low-income households (2CA i, 2009).

Kingston advocates commented on the Housing First model that originated in New York City, was then adopted by the City of Toronto through their Streets to Homes initiative and then began to be shared across Ontario (Falvo, 2009). “The model serves a very small segment of the population extremely well and that is the chronically homeless.” (2CA ii, 2009). According to advocates, city staff are supportive of the model being adopted in Kingston, however, there was concern raised that it does not help the majority of people who have housing problems (2CA i, 2009). “It’s waiting for somebody to kind of sink to the bottom of the ocean in order to start rescuing them (2CA i, 2009)”. Another advocate commented on Housing First:

...it’s not helping the 90% or more who are already on the waiting list and are also suffering and on the verge of being evicted all the time because they can’t afford their rent and we need to also figure out a way to help those people (2CAii, 2009).

While again, advocates were not discounting the importance of initiatives like Housing First, it was felt that perhaps the one motivation to embrace such an initiative was political in nature; to remove the visibly homeless from Kingston streets in the interest of tourism (2CAii, 2009).

With no signs of senior levels of government seriously investing in social housing, it appears advocates are focusing on issues within municipal control to stem the housing crisis. While accessory apartments are not legal ‘as of right’ in Kingston (2CAii, 2009) a local housing coalition is focusing their efforts on changing the zoning by-law so that secondary units will be a part of the housing strategy. Further, they are recommending grants be made available to homeowners to create secondary suites in exchange for a commitment to offering affordable rents (2CAi, 2009). In Kingston, City staff were hesitant to move in the direction of accessory apartments ‘as of right’ (2CAi, 2009). This advocate views more emphasis on accessory apartments as one way to create affordable housing in the community. Another suggestion was more emphasis on portable housing allowances to bridge the gap between income and rents enabling households to access the private rental units (2CAi, 2009).

Comparison of Case Study Sites

Of the two CMSMs, The County of Wellington has the larger portfolio with 2,754 permanent social housing units and 199 rent supplement units. The number of non-senior units (under age 55) that singles and couples are eligible for is 776 units, or 28% of the portfolio. Despite the larger portfolio, key informants cited the lack of supportive housing and transitional housing as a significant issue in the City of Guelph. The issue of supportive housing was raised in the Guelph context due to a significant gap in the housing continuum in their community. A key informant from the Waterloo region knowledgeable about the development of supportive housing talked about the challenge given the current funding context:

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

This key informant identified Project 3000, a not-for-profit housing program started in 1986 and long since cancelled, as a successful model of bringing together, the ministries of Health, Housing and Community and Social Services to develop supportive housing. Given the urgent need for supportive housing in some

communities and the continued need for this type of housing across Ontario, more cooperation between ministries is imperative.

The portfolio for the City of Kingston Service Manager includes 2,380 rent supplements and permanent social housing units. Of that total, the number of non-senior bachelor and one-bedroom units for those under the age of 65 is 802 units, or 34% of the total portfolio. Of the 802 units, 4% are located in the County of Frontenac.

The two CMSM took very different approaches to their 2005 housing strategies. A review of the housing strategies revealed that the County of Wellington provided comprehensive demographic and statistical information on the housing needs of various groups including singles. Although, one-person households were identified as a household type in need this was not clearly carried through to the recommendations. Alternatively, the City of Kingston did not provide a demographic analysis in their housing plan and instead focused on an action plan to develop affordable housing generally.

Observations gleaned from key informant and advocate interviews highlight some important similarities and differences between the case study sites. High rents, lack of supply and the poor quality of affordable market rental units are concerns for both case study sites. In both cities, university students create a pressure on the housing market between September and May. It appears Kingston's consistently low vacancy rate and local policy restrictions on accessory apartments contribute to a tighter rental market. In terms of core housing need, Kingston has more renter households paying above the 30% and 50% benchmark as noted in Table 5 below.

Table 5: Core Housing Need based on 2005 Data for Renters

Renter Households	Kingston CMA	Guelph CMA
Greater than 30% income on rent	48%	41%
Greater than 50% income on rent	21%	18%

Source: Statistics Canada, 2005

As noted in the rental market comparison of the sites, the shelter rates for one-person households receiving Ontario Works or the Ontario Disability Support Plan, the shelter rates have not kept pace with average market rents for apartments. Not surprisingly, those applicants receiving Ontario Works, an annual income of approximately \$6,800 per year, had no option but shared accommodation. Applicants and community advocates in both case study sites also talked about the high cost of utilities and the poor quality of affordable rental housing that was available.

Several key informants and advocates echoed the concern raised in the literature that historically housing policy has favoured building for families. As a result, these two CMAs reported using what resources they accessed through affordable housing programs to build smaller units. In order to increase the supply, the Kingston CMSM was one of the sites across Ontario that received a significant allocation of DOOR funding (\$6.62 million) on a one-time basis. In part, the Service Manager used these funds to build affordable housing with a deeper level of subsidy. Combining resources in this way enabled the CMSM to target resources to the lowest income households to allow them to rent close to, or within the 30% affordability benchmark. Wellington-Guelph received a much smaller allocation of DOOR funding (\$785,000) than Kingston-Frontenac and used these funds toward development and setting up a capital reserve fund. Also, Guelph-Wellington used whatever housing allowances they received from the provincial government to assist households to bridge the gap between income and rent in the private market. For some households, this provided an immediate solution to the long wait times.

Unfortunately, in Kingston there were no private market landlords willing to participate in the program.

Each Housing Strategy targeted the development of additional affordable housing units and rent supplements. The City of Kingston's plan was to develop 100 affordable housing units and 25 rent supplements in the first year. In order to keep the cost of municipally funded rent supplements down, Kingston proposed a "made in Kingston rent supplement" that bridged the gap between a household's shelter allowance and low-end of market rent. In 2005, Guelph-Wellington's target was to apply for the Affordable Housing Program to build 200 units over a two-year period and to create 10 rent supplements for a 15 year period costing \$70,000 per year. From their housing strategies (2005), it was apparent both sites were pursuing a number of planning tools to facilitate the creation of affordable housing, however, both case sites fell short of their targets to increase the supply of affordable rental housing even with contributions from the Affordable Housing Program.

In terms of social housing, each Service Manager must maintain a minimum number of rent subsidies within their portfolio as laid out in the SHRA (2000). For Kingston-Frontenac the number is 2003 and for Guelph-Wellington the number is 2430. An advocate in Kingston raised concern that their CMSM had fallen below this benchmark. It is anticipated that this minimum number will become increasingly difficult to maintain given factors such as aging housing stock and the lack of capital investment from senior levels of government

In terms of managing the waiting list, both CMSMs had narrowed the definition for homeless priority status and in the case of the County of Wellington had eliminated it completely. In Guelph-Wellington, the change in terminology from 'homeless urgent' to 'extraordinary circumstance' speaks to just how ordinary homelessness has become in many communities. The narrowing and eventual elimination of the homeless category indicates that there is a large and increasing number of people without housing who can no longer be viewed as a special category given the limited supply of social housing. It is apparent the system is no longer able to respond to

those without housing in a timely fashion and System Managers struggle to find a mechanism that balances the urgency applicants on the waiting list confront. In Wellington, the high turnover of those who were homeless and being urgently housed due to the lack of support services was cause for concern by community advocates and policy makers.

There was interest in the Housing First model in Kingston. At the time this research was conducted Kingston, not Guelph, had piloted a Housing First model initiative called Hostels to Homes. According to advocates in Kingston, the City was interested in continuing with a Housing First approach. While models such as Housing First are recognized as important for those single person households most disadvantaged in the housing market, advocates saw it as a program that directs resources to a small but visible group but does not address the affordability issues of households along the continuum. It was suggested that one-person households are not given priority by senior levels of government except for those most in need and visible in communities across Ontario. In contrast, locally there is growing pressure to house singles as they constitute a large portion of the waiting list. Local service managers already struggle to meet affordable housing targets notwithstanding addressing the needs of this group.

CHAPTER 5: CONCLUSIONS AND RECOMMENDATIONS

Conclusions

The influence of neoliberalism on housing policy in Ontario has meant a reliance on the market to solve what has traditionally been within the purview of senior levels of government. This study highlights some of the impacts at the local level of neoliberal housing policy and programs such as the *SHRA* (2000) and the Affordable Housing Program. It is apparent from these policies and programs that senior levels of government have withdrawn from the provision of social housing and replaced their investment with options that encourage and benefit private sector involvement. It can be concluded that instead of the promised trickle down benefits of liberated markets, many communities have experienced increasing income polarization and social exclusion (Jessop, 2002). Specific to providing housing for low-income households, recent research demonstrates a sufficient stock of affordable rental housing is not achieved through a process of private sector filtering (Skaburskis & Meligrana, 2004; Skaburskis, 2006; Walks, 2009). Therefore, it is a false premise to assume the private market will provide housing accessible to all Canadians. This policy context provides a basis from which to understand the housing experiences of the low-income one-person households who participated in this study.

The applicants in this study conveyed a bleak picture of their struggle to meet basic needs while they wait for social housing. For singles, the limited supply of subsidized housing combined with high rents, low shelter rates (for those on social assistance), a limited supply of decent affordable private market units and, in the case of Kingston, chronically low vacancy rates, converged to essentially push this household type out of the housing market. It is evident from both case study sites, that those participants on social assistance are limited to shared rental accommodation, often spending the majority of their income to secure such housing. In both CMAs shared rental accommodation was a niche market for university students. Unfortunately, unlike students, low-income one-person households do not generate an economic demand for housing. A lack of visibility means that these

households are not necessarily considered a stakeholder group by municipal governments regulating this type of housing, therefore further marginalizing their housing issues.

Due to a historic policy bias toward families, one-person households have been underserved by the social housing sector. In these two CMAs, one-person households typically wait three to ten years for social housing. Long wait times are not unusual for any household type but singles under the age of 65 confront the longest wait times when compared to families and seniors. In Ontario this is due to a longstanding under supply of smaller units and the lack of investment in social housing since 1995. Another pertinent issue for CMSMs is offering priority status on the waiting lists to groups such as those who are deemed to be homeless. The definition of homelessness was narrowed in both case study sites despite the fact the affordability issues for those meeting the criteria did not change. The initial definition of homelessness cast a wider net creating a relatively large group of people who met the criteria for priority status. Given the constraints in supply, the system could not house this priority group in a timely fashion. In order to manage this problem, the two CMSMs narrowed the definition of who was considered homeless and in the case of Wellington-Guelph the category was eventually eliminated completely. A further rationale for this decision, as identified by Wellington-Guelph, was an inability to support those vulnerable groups within the homeless category once they were housed. This is in keeping with research that indicates that providing social housing to vulnerable populations without the resources for support services is an issue more broadly felt across the sector (Hackworth & Moriah, 2006).

It is apparent both CMSMs identified one-person households as a priority group given their lengthy wait times for social housing and the barriers they confront in the private market, however, neither site had a coordinated response to housing this group given the historical and current obstacles to doing so. Given the downloading of social housing to the local level in 2000 and the policy climate of the past two decades, it is evident these two case study sites are without the necessary resources to adequately address issues of homelessness and housing insecurity in their

communities. Because they are reliant on an insufficient patchwork of affordable housing and homelessness programs funded by senior levels of government, these CMAs confront difficult choices in terms of how to apply limited resources to the urgent housing needs of different groups across the urban, rural and income continuums.

For single-person households, immediate solutions to their plight in these CMAs typically took the form of rent supplements funded through provincial programs or created on a limited basis through municipal resources. These enduring subsidies were paired with affordable housing in order to deepen the level of assistance to low-income households. Housing allowance programs, --a potentially immediate intervention offering partial subsidies to applicants waiting for social housing-- are not a solution in communities like Kingston where landlords can attract higher income tenants because of a low vacancy rate.

In order to address the needs of a large proportion of the waiting list, Service Managers are using recent affordable housing programs to build smaller units. These programs fund the development of low-end of market housing but not permanent social housing. Specifically, the recent Affordable Housing Program funds the development of housing at 80% of average market rents. While this is an investment in creating housing along the affordability continuum, it does not provide the level of subsidy required for households in the lowest income groups, nor does it address the historic gap in supply for one-person households. Given the current neoliberal policy climate, more supported housing --a critical need in Guelph-- has not been a program area attracting attention from senior levels of government.

Even with the Affordable Housing Program, key informants from both CMSMs fell short of the affordable housing targets set out in their most recent housing strategy due to insufficient senior government contributions. Despite considerable effort in both case study sites to create incentives and remove regulatory barriers, there was no evidence to suggest the private sector was building affordable rental housing without government investment. Further, it is apparent that a number of years after

the implementation of the *SHRA* (2000), both sites were confronting tensions in their service management arrangements between County and City which was impeding local planning and policy efforts.

Like other western nations, Canadian housing policy has historically favoured homeownership with a relatively small and inconsistent investment in rental accommodation geared to lower and modest income households. In the past several decades, governments adopting neoliberal strategies further narrowed and targeted policies and programs to those most in need and did so in a way that maximized personal responsibility and market forces. Creating pressure at the local level, devolution of social housing, welfare retrenchment, and the emphasis on housing allowances versus social housing are evidence of the neoliberal order (Purcell, 2008). Federal and provincial governments no longer fund a bricks and mortar approach to social housing which would be accessible to a mix of income levels including those on social assistance. Instead, recent federal-provincial governments have funded the development of low-end of market housing which is not affordable to those on social assistance. With growing wait lists for social housing, the provincial government has funded Housing First model programs in some communities and housing allowances more broadly across the province. With growing housing insecurity and homelessness placing cracks in the neoliberal order, these programs soften welfare retrenchment and the lack of new social housing supply thereby addressing some of the more visible signs of homelessness.

As Walk states, “Canadian cities are facing an increasingly uncertain and uneven future.” (Walks, 2009, p. 352). As indicated by the two case study sites, some housing and homelessness funding such as Housing First programs are not accessible to all mid-sized cities and yet the housing needs in these communities are no less pressing. Also, funding allocations are variable across Service Manager sites as was evident with DOOR funding. Importantly, the local context must be carefully considered in terms of what programs such as housing allowances will have the intended impact. Further, this study brings to light the broader economic disadvantage of one-person households whose issues are affordability, lack of

sufficient options in the private rental market as well as long wait times to access social housing in two CMAs in Ontario.

Recommendations

Increase Visibility of Housing Needs of One-Person Households

The needs of low-income single person households must be identified and solutions targeted in local housing policy and planning documents. While statistically the scope of one-person households represented by indicators such as core housing need are reflected in housing reports, rarely do the housing needs of this broader demographic group get carried forward into recommendations.

It is recommended that CMSMs identify this group more broadly and elevate their priority in terms of their economic disadvantage within the housing market combined with their increasing numbers and lack of suitable housing choices. Within the larger group facing housing insecurity is a proportion of people who need supported or supportive housing. Within this group, an even smaller percentage of people who are street involved, require alternative service delivery and housing approaches. Clearly, those using shelters or on the streets are a visible reminder of the far greater population of low-income singles moving between housing and homelessness. It is essential that municipalities clearly delineate the needs of various groups of one-person households and avoid blanket terms such as “the homeless” which serve to homogenize and narrow the response to an increasingly diverse demographic group.

The Housing Continuum

Current affordable housing programs assist in the development of low-end of market housing. This assists municipalities to fill a gap along the continuum of affordable housing in their community with the goal of households realizing greater self-sufficiency. Further, by activating points along the continuum the intent is to offer a range of housing options with varying levels of government investment. The assumption underlying this approach is that a household in receipt of a full subsidy for their unit upon entry into social housing may in time move into low-end of market or affordable home-ownership. It is recommended that Service Managers make explicit the housing continuum for smaller households as opposed to remaining with one model for all household types.

Social Housing

The stock of social housing that exists in Ontario has been static for more than two decades. In some communities it is even declining due to aging stock and/or privatization. Social housing for one-person households has been historically undersupplied and therefore it is not surprising one-person households, for the most part, have the longest wait times. Senior levels of government investment in social housing for all groups, but particularly low-income one-person households is imperative, given the myriad of barriers that converge to essentially push them out of the housing market thereby increasing homelessness. Social housing, unlike market solutions, can ensure public objectives such as quality housing, security of tenure and units of suitable size are achieved.

There are many examples across Ontario of successful housing models geared to smaller households that integrate design features, affordability and, to varying degrees, tenant participation and support services. These models range from upgraded rooming house accommodation to small, self-contained suites or one-bedroom apartments. The majority of such developments, appropriate for smaller households, were built in the 1980s by federal and provincial governments committed to increasing the supply of social housing. These developments are an important asset in communities across Ontario and could be emulated with future investments in the social housing sector.

Rural Homelessness

Rural homelessness is also a policy discussion from which one-person households are noticeably absent. Again, with regards to rural housing options, one person-households need to be reflected in the planning discourse to bring visibility to their situation within the rural context. This household type may be proportionally less represented in rural areas but their housing options may also be fewer. As social

housing suited to this group does not exist in many rural communities one indication of need, social housing waiting lists are not useful measure in this regard.

Housing Allowances: A Cautionary Tool

Housing allowances are often short-term and provide a base amount to help households afford market rent. This strategy has gained favour in recent years as it is a demand side solution that serves to soften the lack of investment in social housing. With growing homelessness in many communities across Ontario, housing allowances are an expedient measure to bridge the gap between rent and income. That being said, it is a policy tool sensitive to rental market fluctuations. As evident in Kingston, these policy measures when applied to the private market are ineffectual when vacancy rates are low. Relying solely on this policy approach, which is often patchwork at best in terms of addressing growing social housing waiting lists, leaves communities at risk of increasing homelessness when rental markets shift. Not necessarily a long-term commitment to housing security, these programs assume households will eventually be offered social housing and not need the bridge funds to pay market rent. Further, this strategy does not address that little rental accommodation is being built, particularly in the affordable range or ensuring housing is of good quality.

Indicators of Housing Need

It is recommended that CMHC core housing need data continue to be used as a tool for policy and planning. As stated by the Federation of Canadian Municipalities, social housing wait lists are an indicator of the social well being of communities; however, they are a crude indicator at best. According to the PPS, municipalities must set affordable housing targets within their Official Plans associated with projected growth. This places some emphasis on the private market to build affordable housing or low-end of market housing, usually of higher density. Importantly, meeting targets for projected growth does not address the core housing needs of current households paying above the benchmark.

As evident from growing waiting lists, they suggest that many households cannot meet their housing needs within the private market and are looking for an affordable alternative. That being said, using CMHC core housing need data is a more accurate tool in identifying the households paying beyond the 30% and 50% benchmarks. While this is commonly done in planning documents recommendations resulting from this type of analysis are conservative targets and usually result in channelling scarce resources to those most in need. It is recommended in future housing strategies that communities such as Guelph-Wellington and Kingston-Frontenac link development targets to the number of households in core housing need. This will document an extremely high, but more accurate depiction of the number of households with a range of affordable housing needs.

Attention to Shared Rental Housing and Accessory Apartments

Encouraging private market accessory apartments or secondary suites is a critical opportunity for municipalities to enhance their supply of affordable units at a time when senior levels of governments are not significantly investing in the rental market. Accessory apartments are not a replacement for social housing, but another option to be encouraged by all levels of government. This becomes a political debate in many communities, Kingston being one example where secondary suites have not been endorsed by the municipality 'as of right'. Guelph has been a leader in terms of their shared rental policy at the local level but as recently as 2010 revamped their bylaw given pressure from ratepayers regarding student housing.

As previously stated, shared rental housing, often not by choice, is the current housing option for many low-income singles especially for those on social assistance. In communities with universities such as Guelph and Kingston, policy makers focus on problems for students in this type of accommodation. Although, student housing tends to be a niche market within the private sector not accessible by nonstudents, low-income one-person households need to be central to consultation processes regarding accessory apartments and shared accommodation as local regulations have implications for this group.

Eviction Prevention Strategies

Eviction prevention and early intervention strategies are central to these recommendations and adequate income supports are key to preventing economic evictions. As evident from the interviews, losing a job or becoming sick or disabled can quickly send a person or family into homelessness. Employment Insurance and social assistance rates do not adequately buffer households, particularly one-person households reliant on one income source. Welfare assistance rates in Ontario for a single person are less than \$700 per month; levels which create homelessness. Increasing shelter rates or guaranteeing a minimum income above the low-income cut off is a key eviction prevention strategy.

The concept of eviction prevention also includes a support service approach. For example in the County of Wellington, support staff can be accessed by tenants living in social housing in the rural areas to assist with problem solving and linkages to community resources in order to avert eviction. Clearly, once people are able to access social housing assisting them to maintain the tenancy is critical. Given the amount of paperwork and reporting required under *SHRA* (2000), this kind of assistance is necessary. It is recommended that CMSMs continue to develop eviction prevention and early intervention strategies in partnership with local stakeholders.

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APPENDICES

Appendix A. Glossary of Terms

Affordable Housing

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

Affordability

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

Availability

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

Census Metropolitan Area

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

Core Housing Need

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

DOOR Funding

In March 2007, the Minister of Municipal Affairs and Housing announced a \$127 million capital program to be allocated to 39 Service Managers. These were

Government of Canada monies from the federal Affordable Housing Trust that were being flowed through the provincial government. The senior levels of government did not place any restrictions on the use of the DOOR funding, other than it was to be used for affordable housing related activities. There was no time restriction on the use of the funds.

Filtering

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

Housing Allowances

A housing allowance is different than a rent supplement in that it is not rent-geared-to-income but rather a set amount allocated on a temporary basis to help off-set household rental costs.

Low-Income Cut-offs

The low-income cut-offs (LICO) are Statistics Canada's most established and widely recognized approach to estimating low-income cut-offs. In short, a LICO is an income threshold below which an individual or family will likely devote a larger share of its income to the necessities of food shelter and clothing than the average family.

One-person Households

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

Primary Rental Market

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

Rent Supplement

A rent supplement is a subsidy paid directly to landlords in private non-profit, co-operative, and privately owned buildings to bridge the gap between the monthly market rent charged for a unit and the rent-geared-to-income portion paid by the tenant.

Secondary Rental Market

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

Shelter-to-Income Ratio (STIR)

A Shelter-to-Income ratio is the share of household income spent on shelter costs. A STIR of 30% or less is a commonly used affordability measure for housing, either home ownership or rental.

Social Housing

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

Appendix B. Interview Guides

Interview Guide Policy Makers and Community Advocates

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

Interview Guide – Social Housing Applicants

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

School of Planning, University of Waterloo

Participants Needed for Research:

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

We are looking for volunteers to take part in a study of one-person households on the wait list for social housing. Your participation would involve one session, lasting approximately 45 minutes.

In appreciation for your time, you will receive a small honorarium (\$10

Tim Horton's gift certificate).

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

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

at Phone: 555-5555 Email: sswanton@fes.uwaterloo.ca

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

Appendix D. Consent Forms

Social Housing Wait Lists and the One-Person Household in Ontario School of Planning, University of Waterloo and Canadian Policy Research Networks

Social Housing Applicant

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

Purpose of the Study

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

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

Plan

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

Participation and Withdrawal

Your participation in this study is voluntary. Your decision concerning participation in this study will have no impact on your waitlist status for social housing. If you decide to take part in this study, you can choose not to answer certain questions.

Also, you can stop participating in the study at any time. If you decide to withdraw from the study, none of your information will be used. There is no negative consequence to you if you decide to withdraw from the study.

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

Confidentiality

All the information gathered for this study will be strictly confidential. Your audio record and transcript will be assigned an ID#, and stored using that ID# instead of your name. Your name will not appear in any thesis or report resulting from this study; however, with your permission, anonymous quotations may be used.

Information collected for this study will be kept in a secure location for one year in the locked office of my Faculty Advisor, Prof. Laura Johnson. After one year, I will delete electronic files, shred paper files and erase audio-recorded personal information.

Risks/Benefits to Participation

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

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

Ethics

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

Questions and Contact Information

If you have any questions about the study, please call me, Suzanne Swanton at 555-5555. You can also contact Dr. Laura Johnson, my Faculty Advisor, at 519-888-4567.

Consent Form

The information about this study has been read to me. I have had the opportunity to ask questions, to receive satisfactory answers, and any additional details I wanted. I am aware that I have the option of allowing my interview to be audio recorded to ensure an accurate recording of my responses.

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

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

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

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

Yes No

I agree to have my interview audio recorded.

Yes No

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

Yes No

Participant's Name: _____

Participant's Signature: _____

Date: _____

Researcher's Name: _____

Researcher's Signature: _____

Date: _____

**Social Housing Wait Lists and the One-Person Household in Ontario
School of Planning, University of Waterloo and Canadian Policy Research
Networks**

Key Informant/Community Advocate

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

Purpose of the Study

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

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

Plan

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

Participation and Withdrawal

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

Confidentiality

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

Risks/Benefits to Participation

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

Ethics

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

Questions and Contact Information

If you have any questions about the study, please call me, Suzanne Swanton at 555-5555. You can also contact Dr. Laura Johnson, my Faculty Advisor at 519-888-4567.

Consent Form

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

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

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

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

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

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

Yes No

I agree to have my interview audio recorded.

Yes No

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

Yes No

Participant's Name: _____

Participant's Signature: _____

Date: _____

Researcher's Name: _____

Researcher's Signature: _____

Date: _____

Appendix E. Recruitment Email

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

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

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

Thank you for your consideration. Please contact me at 555-5555 or by email to let me know if you are interested in contributing to this study, or with any questions about this request.

Appendix F. Feedback Letter

Dear : Date:

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

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

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

I look forward to receiving your feedback regarding this draft within the next two weeks. Please feel free to give me a call at 555-5555 or email me at sswanton@fes.waterloo.ca.

Sincerely,
Suzanne Swanton