

Waiting for Affordable Housing



Shelter cost (rent, mortgage payment, utilities) is a major expenditure for an average household. In 2013⁶, shelter cost accounted for 29.8% of the average household spending on goods and services in Ontario. That percentage is second highest among the provinces (British Columbia – 30.8%).

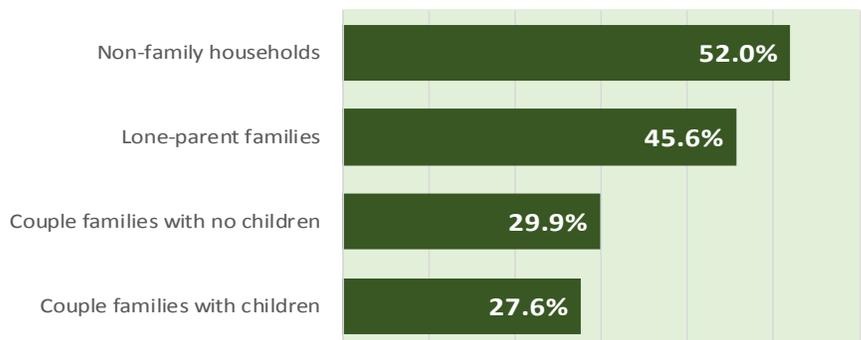
According to the Canadian Mortgage and Housing Corporation (CMHC), the standard for affordable shelter cost is 30% of total household income. Households with shelter cost exceeding the affordability threshold will have difficulty to pay for other daily necessities (e.g. food, transportation, clothing etc.). For tenant households, affordable housing is defined as monthly rental payment and utilities (electricity, fuels, water and other municipal services) less than 30% of total household income.

Lone-parent and non-family households⁷ were more likely to pay 30% or more of total income towards shelter costs. In 2011⁸, over half (52%) of non-family renter households and 45.6% lone-parent renter families in Halton spent over the housing affordability threshold. Increasing number of households are seeking more affordable alternative such as Rent-Geared-to-Income (RGI) housing.

In Ontario, Rent-Geared-to-Income (RGI) housing is subsidized housing where the rent is usually set at about 30% of the monthly total household income.⁹ For social assistance recipients, the rent charged is based on rent benefit set by the Ontario government.

The demand for RGI housing has exceeded the supply and households have go on waiting lists. In 2014, there were over 168,000 Ontario families, seniors, single adults and couples on waiting lists for RGI housing.¹⁰

**Percent renter households paying 30% or more of household income towards shelter cost
Halton Region, 2011**



Source: Statistics Canada, 2011 NHS

⁶ Statistics Canada, Survey of Household Spending, 2013

⁷ A non-family household consists either of one person living alone or two or more persons who share a dwelling, but do not constitute a family.

⁸ 2011 National Household Survey (NHS) is a voluntary survey with higher non-response bias than the previous long form census

⁹ Statistics Canada, Homeownership and Shelter Costs in Canada, 2011 NHS, Catalogue no: 99-014-X2011002

¹⁰ ONPHA, 2015 Waiting Lists Survey

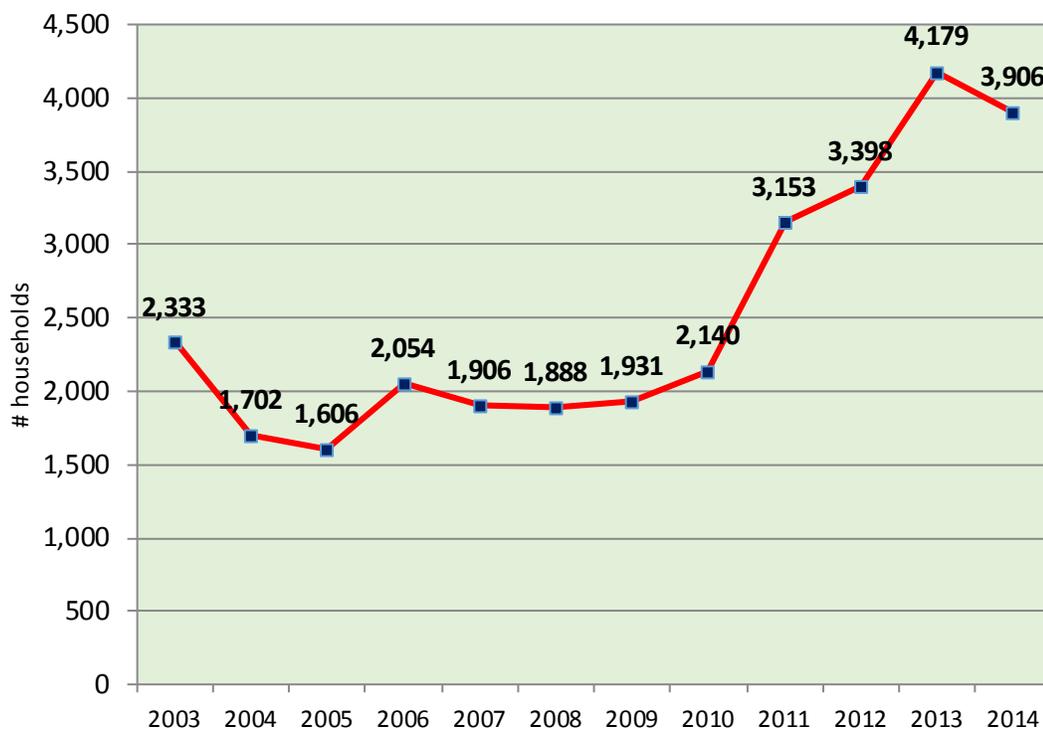
Over the past decade, the number of households on the waiting list for RGI housing has increased by over 35%. Not only is the waiting list getting longer, but also the wait is longer. There are a number of factors at play including inadequate supply of social housing, insufficient funding, rising rents and low vacancy rates in the private rental market, rising cost of home ownership, high youth unemployment (driving higher demand for rental housing).

Additional factors such as refusal to take first unit offered, seniors waiting for seniors-only housing and requirement to locate close to family members or employment can contribute to longer waiting times.

In Halton Region, there were 3,906 active households⁶ on the waiting list for RGI housing at the end of 2014. It represents an increase of 29% since 2004. Noticeably, there was a drop of 270 households between 2013 and 2014 probably attributable to the Region's In-situ Program (HIP).^{7,8}

Over 40% of active households were families with children and the average wait time is about 4.3 years. Seniors who represent 31% of those on the waiting list have to wait about two and a half years.

Active households on RGI waiting list Halton Region, 2003-2014



Source: ONPHA, Waiting Lists Survey, 2015

⁶ Active households are households on waiting lists that have been deemed eligible for RGI housing, including those currently "on offer" for a unit. They have submitted new application between January 1 and December 31, 2014, and households that have maintained their application by responding to any service manager requests for information

⁷ ONPHA, 2015 Waiting Lists Survey

⁸ Halton Region, Comprehensive Housing Strategy (2014-2024)

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