

The Regional Municipality of Durham

# Affordable and Seniors' Housing Task Force



Championing Affordable Rental and  
Seniors' Housing Across Durham Region

## Task Force Recommendations Report

Final Report  
October 10, 2017

If you require this information in an accessible format,  
please contact 905-668-7711, ext. 2463.



## Message from the Task Force Chair and Vice Chair

We want to thank the Region of Durham for giving us the honour, privilege and responsibility of leading the Region's Task Force on Affordable and Senior's Housing. The Task Force was established to identify strategies that support the creation and maintenance of affordable and seniors' housing as set out in the Durham Region Strategic Plan 2015 – 2019, the Regional Official Plan, and At Home in Durham, the Durham Housing Plan 2014-2024. To achieve this goal, the Task Force was instructed to carry out its mandate by focusing its activities in three key areas:

- **Committee Education:** deepening members' knowledge and understanding of the existing rental housing supply in Durham Region, planning and financial tools to support the maintenance of existing rental housing, as well as policies and programs that encourage affordable housing development in Durham.
- **Information Sharing:** inform Committee and Council discussion on matters related to the implementation of the Region's Corporate Strategic Plan, Regional Official Plan and At Home in Durham, and matters that further the Region's stated goals related to affordable and social housing.
- **Fostering Collaboration:** identify opportunities that support the Region's stated objectives related to affordable housing through collaboration with the federal and provincial governments, area municipalities, Durham residents, financial and housing development industries, as well as other businesses, agencies and institutions with an interest in the housing needs of Durham residents.

This Task Force Report contains recommendations and strategies that support the creation and maintenance of affordable rental and seniors' housing and, in making its recommendations, the Task Force has followed a process that has promoted education, information sharing and collaboration.

In carrying out its work, the Task Force has identified opportunities that impact the region's housing supply for seniors and low- to moderate-income households and, in so doing, has defined a four-fold role for the Region, and a six-point plan of action that calls for collaboration, partnerships and a multi-faceted approach. On behalf of the Task Force, we would like to thank members of our community, associations, stakeholders, housing partners and academics who stepped forward to support the efforts of the Task Force and to lend their expertise and guidance throughout the Task Force process.

Finally, it is important to acknowledge the dedication of our fellow Task Force members and their commitment to arrive at a consensus around these recommendations. There are few who would argue that the conversations around housing options in general, and affordable rental and seniors' housing options in particular, are complex. The Task Force, in developing this report, has focused on the importance of collaborative action and constructive dialogue, and the inherent benefits of turning challenges into opportunities. Members of the Task Force have learned a great deal through this process.

As this report highlights, the challenges associated with increasing affordable rental housing for low- and moderate-income households and addressing the need for more housing choices for seniors are both complex issues. Durham Region has a long-standing commitment to address the needs of its residents. In keeping with that commitment, the Region recognizes the importance of addressing the rental housing needs of low- and moderate-income households, and the need for suitable housing for Durham's seniors. This report represents an important step in moving forward to realize results. Members of the Task Force, through their commitment and support of this report, recognize that despite the accomplishments that have been realized, much remains to be done. We hope that the recommendations contained in this report will contribute in a meaningful way to ensuring – as Regional Chairman Roger Anderson has aptly articulated – that “no one in Durham Region should go to sleep at night without a roof over their head.”

Respectfully Submitted,

On behalf of the Affordable and Seniors' Housing Task Force

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Regional Councillor Bob Chapman  
Chair

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Regional Councillor David Pickles  
Vice-Chair

## Members of the Task Force

**Bob Chapman, Chair**

**David Pickles, Vice-Chair**

### **Members:**

- Roger Anderson, Regional Chair and Chief Executive Officer
- David Pickles, Chair of Health and Social Services Committee and City of Pickering Regional Councillor
- Bob Chapman, Chair of the Finance and Administration Committee and City of Oshawa Regional Councillor
- Colleen Jordan, Town of Ajax Regional Councillor
- John Grant, Township of Brock Mayor
- Adrian Foster, Municipality of Clarington Mayor
- Dan Carter, City of Oshawa Regional Councillor
- Dave Ryan, City of Pickering Mayor
- Bobbie Drew, Township of Scugog Regional Councillor
- Jack Ballinger, Township of Uxbridge Regional Councillor
- Elizabeth Roy, Town of Whitby Regional Councillor

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## Executive Summary

Affordable, suitable and adequate housing is not only a basic necessity for human health and quality of life, but it is also a lever to reduce systemic health inequities and associated long-term care costs. Recent research has shown that, “People who are adequately housed require fewer and less expensive medical interventions.<sup>1</sup>”

Durham Region is committed to addressing the housing needs of its residents. Across Durham Region, there are two compelling issues that require action. The first relates to the need for more affordable rental housing for low- and moderate-income households. In few words, there is not enough affordable rental housing to meet the current, and growing, demand. The second issue pertains to the need for a broader range of housing choices for seniors. While there are some seniors who face affordability issues, the real concern for the vast majority of seniors across Durham Region is that the existing housing stock does not provide sufficient choice to meet their needs.

Finding affordable, suitable and adequate housing is not a new challenge. Addressing the housing needs of community members is not a simple fix; it cannot be solved by any single or simple solution, or any single level of government. The reality is Ontario is the only province in Canada to have downloaded to municipalities the responsibility of funding and administering social housing, and the financial impact of an increasingly aging and costly social housing stock should not be borne by the municipal property tax base.

**There is a pressing demand in Durham Region for:**

- 1. affordable rental housing that meets the needs of low- and moderate-income households**
- 2. greater diversity in the housing choices for seniors, who are forecast to comprise 33 per cent of the Durham population by 2031.**

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<sup>1</sup>Wellesley Institute. Precarious Housing in Canada. 2010.  
[http://www.wellesleyinstitute.com/wp-content/uploads/2010/08/Precarious\\_Housing\\_In\\_Canada.pdf](http://www.wellesleyinstitute.com/wp-content/uploads/2010/08/Precarious_Housing_In_Canada.pdf)

## **Affordable Rental Housing**

While some progress has been made to develop new affordable rental housing across Durham, more work needs to be done as demand is outpacing supply. The population is growing at rates higher than most Greater Toronto Area (GTA) regions, bringing a need for even more affordable, suitable and adequate housing. About 83 per cent of all households in Durham Region are homeowners, and low- and moderate-income renters have limited affordable housing opportunities. To date, vacancy rates in 2017 for rental accommodation are low (2 per cent), and there are currently about 6,800 applicants (as of August 31, 2017) on the wait list for subsidized rent-geared-to-income (RGI) housing. The current high demand for affordable rental housing in Durham Region has many implications including: long wait times for subsidized housing units; potential difficulties for businesses in attracting and retaining employees because they are unable to secure adequate housing; long commutes to work, which in turn can have social, economic and environmental implications; and limited options for seniors looking to downsize and for young adults who are starting out.

Across Durham Region, tight rental supply, low vacancy rates, and high demand and cost challenges to build affordable rental housing for low- and moderate-income households are presenting impediments that, unless addressed, will impact the Region's ability to create an economic advantage, and build communities that are inclusive, supportive, welcoming and complete.

## **Seniors' Housing Choices**

A different set of issues and challenges prevail with respect to increasing the range of housing choices for seniors. While some seniors do face affordability issues, the vast majority of seniors across Durham Region are looking for a wider range of housing choices to meet their needs. Although medium- and higher-density construction is beginning to take place, there is little overall diversity in the existing housing stock across Durham. The majority of the housing supply still consists of single family dwellings. Seniors want to be able to downsize in their own communities and need greater housing choices, like condominiums, bungalows and purpose-built rentals.

Addressing the housing needs of Durham's seniors is vital given that more than one-third of Durham's population will be over the age of 55 by 2031. Action is needed to ensure that the housing stock in Durham is suitable, appropriate and supportive of the



needs of Durham seniors. A lack of housing choices for seniors will present impediments that, unless addressed, will impact the Region's ability to build communities that are inclusive, supportive, welcoming and complete. Moreover, if the housing needs of Durham's seniors are not met, the ability to age in place will be impacted as seniors select housing – perhaps in other communities – that does meet their needs.

**The inadequate supply of affordable rental housing and limited housing choices for seniors are both compelling issues that must be addressed.** Community leaders recognize that Durham's future depends on its ability to develop and effectively implement solutions that support the creation and maintenance of affordable rental and seniors' housing across Durham Region.

### **Task Force Activities**

In 2016, Regional Council established the Affordable and Seniors' Housing Task Force to both address the need for more affordable rental housing for low- and moderate-income households and also to address the need for more housing choices for seniors in Durham. The work of the Task Force builds on and supports the Durham Region Strategic Plan 2015–2019, the Regional Official Plan, and At Home in Durham, the Durham Housing Plan 2014-2024. The work of the Task Force will also inform the five-year review of the Durham Housing Plan, which will be carried out in 2018.

The Task Force was instructed to carry out its activities in three areas: committee education, information sharing and fostering collaboration. Each Task Force meeting focused on these areas. Task Force members received numerous detailed deputations from staff about the history of affordable and social housing, and the legislative framework and key accomplishments that have been realized across Durham. Members of the community were invited to share their ideas with the Task Force through an electronic survey, as well as individual deputations about community innovations and leading-edge approaches. A detailed web-based analysis was completed to highlight good municipal practices that have created and/or maintained affordable rental and seniors' housing in Ontario, North America and globally. In addition, a Thought Leaders and Partners Roundtable was held in June to bring industry leaders and innovators together to share exemplary practices and to identify opportunities for Durham Region.



The Region plays an important role in fostering a supportive policy and regulatory environment. Importantly, the Region has leverage and assets that can assist in reducing risk, offsetting costs, and increasing certainty for those who are in the business of developing and maintaining affordable rental and seniors' housing. The work of the Task Force builds on At Home in Durham, the Durham Housing Plan (2014-2024) that lays out the Region's vision for housing during the next 10 years. The work of the Task Force also supports the Durham Region Strategic Plan 2015-2019, the Regional Official Plan, the 2017-2021 Economic Development Strategy and Action Plan and the Age-Friendly Durham Strategy and Action Plan. The work of the Task Force highlights the important role that affordable and suitable housing plays in building inclusive, healthy and complete communities.

### **Six Point Plan of Action**

This report summarizes the findings and recommendations of the Affordable and Seniors' Housing Task Force, and is based on a four-fold role for the Region and a six-point plan of action. The six-point plan of action includes specific recommendations to address the two key issues facing Durham Region: 1) the need for more affordable rental housing for low- and moderate-income families; and 2) the need for more housing choices for seniors. The recommendations recognize the fact that these two issues are very different and that different solutions are needed.

The six-point plan of action is premised on two governing principles: first, that access to affordable, suitable and adequate housing is a basic human right; and secondly, that the Region, together with its municipal and other partners, has an important role to play in supporting the creation and maintenance of affordable rental and seniors' housing. The recommendations contained in this document highlight the need for action by many, as well as the myriad ways in which municipalities—regional and local—and their partners are involved in and responsible for meeting local housing needs.

Municipalities are catalysts and facilitators of change. They track and identify community needs and demographic shifts. They are responsible for creating and implementing public policy, and for carrying out land use planning and servicing, including the delivery of transit options and alternatives. Regional and local councils make important on-the-ground decisions about implementing innovative planning provisions, including density bonusing, legal second units and inclusionary zoning provisions. They enforce building standards and encourage green technology and

energy conservation. Regional and local/area municipalities enter into partnership agreements, donate land, levy taxes, make decisions about tax exemptions, distribute provincial transfer payments and share information. This report highlights the leverage that exists at both the Regional and local level, and focuses prominently on the role that the Region of Durham can play to effect transformative change in the area of rental housing affordability and the range of housing choices for Durham seniors.

This report capitalizes on the need for action and builds on the desire by community residents and leaders, bureaucrats, industry partners, special interest groups and organizations to see results. The report recommendations emphasize the need to utilize the full suite of Regional and local municipal tools (e.g. policy, regulatory, communication, education, outreach and advocacy) that are available. Overwhelmingly, this report highlights the need for collaborative action across public and private sectors and between government, industry and communities. There is no single, or simple, solution.

This report recognizes two different and compelling issues: 1) the need to increase the supply and availability of affordable rental housing; and 2) the need to improve the range of housing choices for seniors in Durham. The Region has an important role to play as a leader, facilitator, innovator, partner and advocate. The Region can also continue to build support and traction by monitoring progress and reporting on results.

**To increase the supply of affordable rental units**, risks need to be reduced, uncertainties need to be addressed and the full suite of Regional tools (policy, program, regulatory, fiscal, education and outreach) will need to be leveraged to create new, and protect the existing, rental housing stock.

**To help increase the range of housing choices for seniors**, the Region of Durham, together with its partners from other levels of government, the private industry, and at the community level, will need to support a range of housing types. These housing types include: traditional housing, such as single family, and ground-oriented units—including semi-detached, row houses, apartments in a duplex, other single attached and movable dwellings (e.g. garden suites), and collective dwellings (e.g. residences for seniors, long-term care facilities for seniors). The Region and its partners will also need to promote adaptation, and support innovative forms of tenure, including co-housing and life-lease housing.

There is not enough affordable rental housing in Durham Region to meet the needs of low- and moderate-income households – single, non-seniors in particular. In addition, more housing choices are needed for seniors. These are not issues that will solve themselves. In fact, they are issues that will grow in number and complexity unless solutions are found.

Housing that is adequate, affordable and suitable is a regional and local municipal issue, and importantly, it is a quality of life issue that demands attention and collective action.

*“If you keep doing the same, you will keep getting the same results, You need to be creative, take risks and make things happen.”*

*From the public survey*

*Housing is a basic human right. It provides a solid foundation for people to secure employment and raise families, and is essential for mentally, physically, and socially healthy communities. As housing is fundamental to every-day quality of life of the people living and working in Durham, it is imperative that housing is affordable, and has options to meet the diverse needs of all families and individuals in the region.”*

At Home in Durham: Durham Region Housing Plan 2014-2024

## 1.0 Introduction

**“The true measure of any society can be found in how it treats its most vulnerable members.”**

(Mahatma Gandhi)

There are few issues more central to our well-being than securing affordable, adequate and suitable housing. It is a gateway to improving health, education and economic outcomes. Yet, rising costs of homeownership, historically high levels of household debt and historically low rental vacancy rates are having a profound impact on Canada’s housing market. Low- and moderate-income households are particularly disadvantaged, as they are the most vulnerable to homelessness or to housing that is unaffordable, unsuitable or inadequate to meet their needs. Affordable rental housing options are limited, and wait lists for subsidized rent-geared-to-income (RGI) housing are growing as more people struggle to secure affordable, suitable and appropriate housing. Indeed, housing affordability was identified as the top ‘desired housing outcome’ across the country by 47 per cent of those surveyed for the recent National Housing Strategy consultations.<sup>2</sup> **Canadians need to have housing that they can afford and that meets their needs.**

In addition, demographics have factored prominently in determining patterns of urban growth. Our cities and urban centres mirror the needs of baby boomers who have been highly influential in dictating housing form and function. Today, this demographic legacy is evident in automobile-centered communities and housing that reflects the needs of nuclear families. Accessibility and walkability are now emerging in part due to an aging demographic and a population that is demanding more ready access to public transportation and support services. In addition, trends toward smaller household sizes are resulting in new pressures for different housing forms.

Durham Region is not immune to the challenges of housing affordability and choice. Although Durham has the most affordable home ownership costs in the Greater Toronto Area (GTA), most ownership housing is still in single, detached dwellings, leaving buyers with a limited range of housing choices. Low- and moderate-income households

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<sup>2</sup> What We Heard: Shaping Canada’s National Housing Strategy, the Conference Board of Canada; the Government of Canada, 2016.

have average incomes well below owner incomes in Durham, and face significant challenges finding and maintaining affordable and suitable rental housing in the region. Shifting demands provide clear evidence of the complexities of the housing market.

There is an intricate relationship between building, planning and finance that makes simple solutions impossible. Housing is crucial to overall economic growth, but it is also intimately tied to prosperity and quality of life.

## 1.1 Purpose of this Report

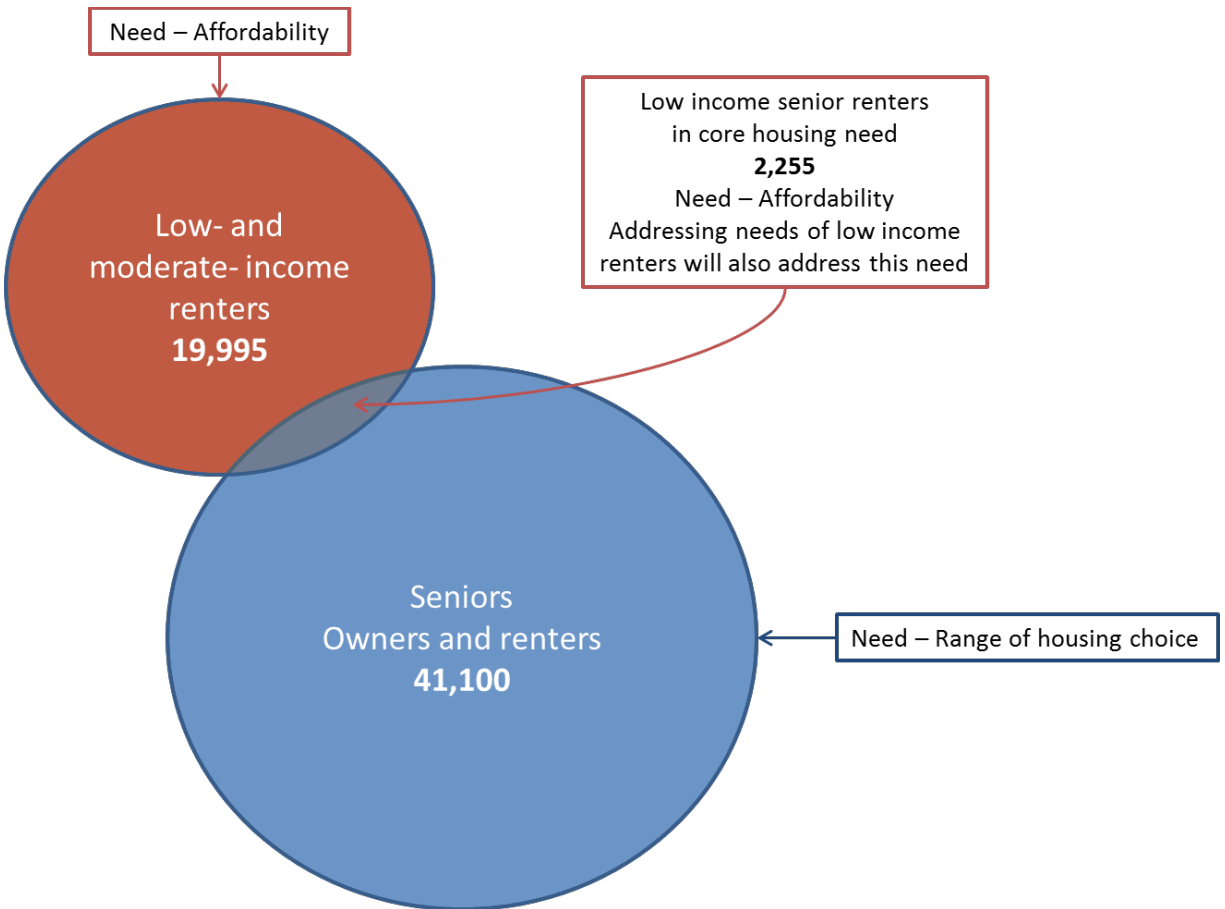
In 2016, Regional Council established the Affordable Housing and Senior's Housing Task Force to identify strategies that support the creation and maintenance of affordable and seniors' housing as set out in the Durham Region Strategic Plan 2015-2019, the Regional Official Plan, and *At Home in Durham*, the Durham Housing Plan 2014-2024. In developing this document, members of the Task Force focused on addressing two different, yet compelling issues facing Durham Region:

1. the need for more affordable rental housing for low- and moderate-income households
2. the need for more housing choices for seniors.

Members of the Task Force recognized that these two issues are related, yet distinct. While most seniors in Durham have sufficient income and assets to meet their housing needs, there is limited diversity of size and tenure in the housing market in Durham, especially as it pertains to seniors who want to downsize as they age (e.g. condominiums, bungalows and purpose-built rentals). Those seniors who do have affordability issues are generally renters and share similar concerns to other low- and moderate- income renters in securing affordable housing.

*“Most of all, living here the last 12 years means I have gone from Homelessness to Home.”*

*Social housing tenant*



(Source: CMHC Housing in Canada Online (HiCO). Low-income renters determined in accordance with ROP definition.)

As illustrated in the above schematic, there are estimated to be about 19,995 low- and moderate- income renters who cannot afford average market rent in Durham, of which only 2,255 are seniors in core housing need. This represents only about 5 per cent of the 41,100 senior households in the region. Most seniors in Durham are less concerned with rental affordability than they are with increasing the range of housing choices available to them. While all low- and moderate- income households struggle to find affordable rental housing in Durham, single non-seniors are particularly disadvantaged as they tend to have lower incomes and more limited affordable rental housing choices than families and seniors.

## Affordable Rental Housing

The Region of Durham plays a critical role in supporting the delivery of affordable housing. As the designated service manager, Durham is responsible for addressing the current and future housing needs of its communities in accordance with *At Home in Durham*, the Durham Housing Plan 2014-2024. To date, the Region's efforts have focused on meeting and maintaining its legislated requirement under the Housing Services Act to fund and administer social housing programs – including the provision of funding for rent-g geared-to-income (RGI) units - as well as the allocation of federal/provincial funding as it becomes available. Over the years, the Region has successfully leveraged one-time funding commitments from Federal and Provincial governments that have totaled approximately \$111.5 million over the past ten years and created almost 390 new affordable rental units throughout Durham, to help stimulate new rental housing construction, as well as improve affordability conditions for the existing rental supply. Although integral to the supply of affordable rental housing in the region, these efforts have not been sufficient to meet the needs of all low- and moderate-income households in Durham.

There are other ways in which the Region can facilitate and champion affordable rental housing for low- and moderate-income households: as a partner with industry and as a regulator of development, as well as an innovator in the creation of local programs to better address the needs of its residents.

This report incorporates the definition of affordable rental housing as defined in the Regional Official Plan. Affordable rental housing, as defined in the Regional Official Plan is the least expensive of:

- a unit for which the rent does not exceed 30 per cent of gross annual household income for low- and moderate-income households (income based calculation); or
- a unit for which the rent is at or below the average market rent of a unit in the region (market based calculation).<sup>3</sup>

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<sup>3</sup> For more information about the way in which the Region of Durham defines affordable [housing], see Appendix B.



## **Seniors Housing Choice**

Durham's population is aging and the demographic profile of the Region will have an important impact on the types of services that are required in the future. Importantly, it will dictate the type of housing and the range of housing choices that will be required by Durham's older adults.

Improving the housing choices for Durham seniors requires the collaboration of many stakeholders including the Region of Durham, area municipal partners, upper levels of government, non-profit housing organizations, developers and real estate investors as well as community members including seniors.

Improving the housing choices for seniors will ensure that Durham remains a place where people can spend their entire lives. There are many ways in which the Region can improve the housing choices for seniors by: advancing a supportive policy and regulatory environment; advocating responsibly; promoting partnership that help to improve housing choices; and creating local programs to ensure the needs of its residents continue to be met. Importantly, the Region of Durham can also advance education and awareness initiatives around the need for and value of creating additional housing choices for seniors.

## **Task Force Recommendations**

Durham Region recognizes the importance of being anticipatory, nimble and responsive to change. The work of the Task Force will be instrumental in informing Regional Council as it moves to advance not only the Durham Region Strategic Plan, Economic Development Strategy, and Age-Friendly Durham Strategy, but also *At Home in Durham*, the Durham Housing Plan, 2014-2014 and the Regional business planning process.

In building on the accomplishments that have been realized to date, this report puts forward 34 recommendations for the consideration of Regional Council that will: 1) increase the supply of affordable rental housing for low- and moderate-income households; and 2) increase the range of housing choices for seniors in Durham Region. While the report emphasizes what the Region can do, it also appeals to senior levels of government for reforms to existing housing policy and programs. In particular, there is no long-term funding commitment from the federal or provincial government to

support local planning, service delivery and housing development. This report calls on the federal and provincial governments to re-establish and strengthen their commitment to and responsibility for affordable housing development and maintenance. This report also calls for the buy-in and support of industry and community partners and identifies the integral role that area municipalities will play in supporting the creation of affordable, adequate and suitable housing.

Looking to the future, this Task Force Report highlights the need for collective action, and speaks about the ongoing need for education, information sharing and collaboration.

## 1.2 The Complex Landscape of Housing Service Delivery

Across Canada, the delivery of housing and related support services involves all four levels of government and a multiplicity of agencies, associations and organizations.

### **Affordable Rental Housing**

Municipal governments in Ontario face unique challenges. Unlike other provinces and territories, affordable and social housing in Ontario is funded, planned, designed, and delivered by municipal service managers, like the Region of Durham, in accordance with their legislated 10-year housing and homelessness plans and the Housing Services Act. The Province transferred social housing funding responsibilities to municipalities in 1997 and administrative responsibility in 2000. Prior to this, these programs were administered and funded by the Canada and Mortgage and Housing Corporation (CMHC) at the federal level and the Province of Ontario. For more information about the devolution of social housing, see Appendix C.

**Ontario is the only province in Canada to have downloaded to municipalities the responsibility of funding and administering social housing.** Under the current legislative framework, the Province of Ontario is the system steward, largely responsible for setting the legislative and regulatory framework consistent with its Long-Term Affordable Housing Strategy (LTAHS). The LTAHS and the provincial Policy Statement: Service Manager Housing and Homelessness Plans provide guidance for local housing and homelessness plans.

The federal government has committed to establishing a National Housing Strategy, which will include a new National Housing Fund, in addition to the commitment of a new expanded federal/provincial investment framework. The proposed new framework will replace the current Canada-Ontario Investment in Affordable Housing (IAH) program beginning in 2019-20. The fund will include the provision of low-cost loans for housing repair, renewal and new development. It is unclear how this will operate in Ontario given the service manager role in the provision of housing.

## **Seniors Housing Choices**

Across Canada, seniors require a range of housing and housing support options that match changing mobility and health demands. The senior housing landscape is complex. Some seniors reside in their own homes while others rent accommodation. Some require housing supports to enable them to remain in their own homes while others are looking for a greater degree of assistance in the form of retirement residences and/or long-term care. Other housing types for seniors include adult lifestyle communities, co-operative housing and life lease projects. Some low-income seniors may also require rent-geared-to-income (RGI) or other forms of housing assistance in affordable housing or social housing.

The delivery of housing and related support services for seniors involves a multiplicity of agencies, associations and organizations. Population aging has important implications for housing and related services. The Region has an important role to play not only to support various forms of housing that meet the needs of Durham seniors, but coordinating housing with support services and ensuring that community planning responds to the needs of seniors and enhances their quality of life.

The following schematic provides a simplified view of those who have a role to play in delivering housing and housing services:

*“You’ve given my father a new hope for the remainder of his life, and I humbly thank you.”*

*Social housing tenant*

**Table 1: Agencies and Organizations Involved in Delivering Housing and Housing Services**

Agency/Organization	Responsibilities
Federal Government and CMHC	<ul style="list-style-type: none"> <li>• Provides mortgage insurance to homeowners</li> <li>• Conducts research related to housing and homelessness</li> <li>• Allocates federal funding to province for social and affordable housing</li> <li>• Funds federal co-operative social housing providers</li> </ul>
Provincial Government	<ul style="list-style-type: none"> <li>• System steward - sets legislative and policy framework, including planning tools</li> <li>• Allocates federal/provincial funding to service managers for affordable and social housing</li> </ul>
Regional Government (Region of Durham)	<ul style="list-style-type: none"> <li>• Establishes policy direction in Regional Official Plan, and manages growth in partnership with area municipalities</li> <li>• Sets housing priorities in accordance with local 10-year plans</li> <li>• Funds and administers social housing and homelessness programs</li> <li>• Allocates federal/provincial and municipal funding for new affordable housing development</li> </ul>
Local Government	<ul style="list-style-type: none"> <li>• Establishes policy support through Official Plans</li> <li>• Applies regulatory tools through zoning by-laws</li> <li>• Approves development applications and provides incentives</li> <li>• Enforces local bylaws and property standards</li> <li>• Focus on the creation of inclusive, healthy and supportive communities</li> </ul>
Non-Profit Organizations	<ul style="list-style-type: none"> <li>• Provides social and affordable housing, emergency shelters and transitional housing, including new development</li> <li>• May focus on the housing needs of specific populations (e.g. homeless, physical or development challenges, seniors, etc.)</li> </ul>
Private Sector	<ul style="list-style-type: none"> <li>• Develops and delivers ownership and rental housing for profit</li> <li>• Operates rental housing for profit</li> <li>• Responds to the demands of the market</li> </ul>
Individuals	<ul style="list-style-type: none"> <li>• May purchase investment properties that provide rental housing accommodation at market rents</li> <li>• May create secondary suites in their homes, which can be a source of affordable rental and/or seniors' housing</li> </ul>

### 1.3 Region of Durham's Role under the Housing Services Act

The Housing Services Act (HSA) sets out the Region's responsibility for implementing a ten-year plan to address housing and homelessness conditions in the community. In 2014 Regional Council endorsed the following four goals of *At Home in Durham*, the Durham Housing Plan 2014-2024:

- End Homelessness in Durham
- Affordable Rent for Everyone
- Greater Housing Choice
- Strong and Vibrant Neighbourhoods.

Regional Council has been provided with an update of the activities undertaken to date as a result of the Plan, including the development of an inter-Departmental Steering Committee comprised of senior staff to oversee the implementation of the Plan, as well as an overview of strategic investments of new housing and homelessness funding in support of the plan's goals. Annual updates are provided to Regional Council in June of each year and a fulsome review of the Plan will be undertaken in 2018/19.

The role of the Region under the HSA is to carry out measures to meet the objectives and targets set out in *At Home in Durham*. The Region has the power to establish, administer and fund housing and homelessness programs and services and to provide housing directly.

Under the HSA, the Region of Durham also must ensure that:

- The prescribed service level standard of 4,446 rent-geared-to-income (RGI) subsidies is maintained.
- The existing supply of rental housing units in the non-profit and Regionally-owned Durham Regional Local Housing Corporation (DRLHC) portfolio are sufficiently funded and maintained.
- The financial and administrative structures are in place to ensure that non-profit and co-operative housing providers operate in accordance with the HSA.

## Social Housing and Rent-Geared-to-Income (RGI)

The Region of Durham administers and provides funding to 45 social housing providers, who own approximately 6,374 rental units at 91 sites across the Region. Social housing buildings typically offer a blend of market rents and rent-geared-to-income (RGI) units. The Region has additional rent supplement agreements with private landlords to subsidize 330 market rent units across Durham, allowing the Region to meet its prescribed service level standard of 4,446 RGI units.

These mandatory programs represent \$43 million in annual spending, of which \$33 million is funded from the municipal tax base. The Region currently receives roughly \$10 million in federal funding (flowed through the Province). This amount has been declining as federal social housing providers under Regional administration come to the end of their operating agreements and federal rent supplement agreements expire. The most recent federal budget announced that the government intends to preserve the baseline funding related to these agreements. The use and renewal of these funds is unknown at this time but will be determined over the next year, including how and if these funds will be flowed to service managers. The province does not provide funding for social housing or RGI.

**Table 2: Summary of Social Housing Stock and RGI Units under Regional Administration**

Social Housing Program	Social Housing Stock	Affordable Housing Stock	RGI Target
Non-profit and Co-operatives	4,279	84	2,664
Federal Non-profits	819	0	176
Durham Regional Local Housing Corporation (DRLHC)	1,276	17	1,276
<b>Total Housing Stock</b>	<b>6,374</b>	<b>101</b>	<b>4,116</b>
Commercial Rent Supplement	330	0	330
Affordable Housing Program	0	288	
<b>Total</b>	<b>6,704</b>	<b>389</b>	<b>4,446</b>

With the exception of the DRLHC, the Region of Durham does not own or manage the social housing stock, but provides provincially mandated funding and certain oversight requirements under the HSA.

The Region owns and manages 23 DRLHC properties that provide housing to 1,293 households across the region.

### **Federal and Provincially-Funded Housing Initiatives**

Since 2005, the Region has also allocated federal/provincial funding for a number of initiatives including new affordable rental housing development, assistance for social housing repair and regeneration, temporary rental housing assistance and some affordable home ownership.

- \$35.6 million for the development of 361 affordable housing<sup>4</sup> units, with an additional allocation of \$24.4 million, that will increase the supply to 529 units by 2019.
- \$26.2 million for social housing repair and regeneration, energy efficiency and renewable energy projects
- \$24.9 million to provide temporary rental housing assistance through rent supplements and housing allowances. The Region currently provides this assistance to about 720 households, but these benefits are beginning to expire and will all be terminated by 2024.
- \$286,000 to Habitat for Humanity to support affordable homeownership for 14 families.

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<sup>4</sup> Affordable housing developed under these programs is defined as housing that offers unit at 80 per cent of average market rent.

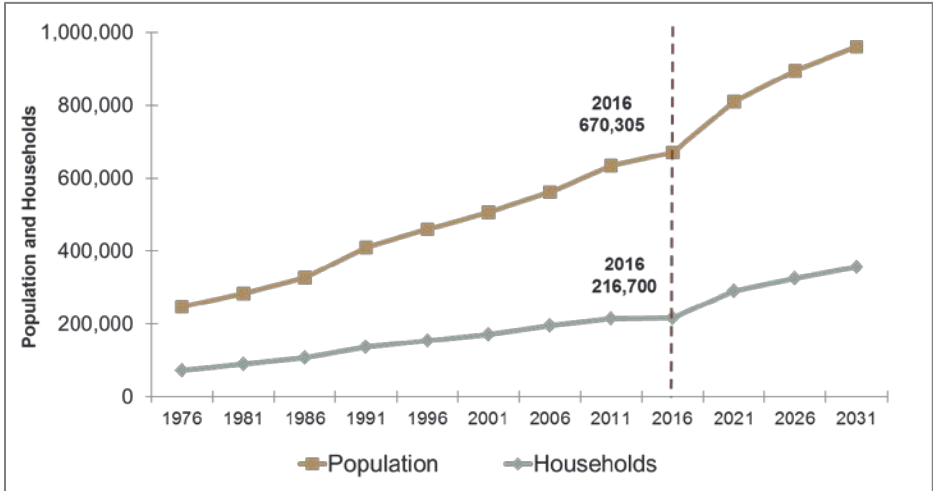


# 2.0 Housing Affordability and Choice: The Need for Action in Durham Region

## 2.1 Background

One of the fastest growing regions in Canada, Durham is currently home to more than 670,000 residents. Based on the Provincial Growth Plan, the region will be home to almost 1 million people by 2031—an increase of 45 per cent—due largely to net migration. Next to York Region, Durham is the fastest growing regional municipality in the Greater Toronto Area (GTA).

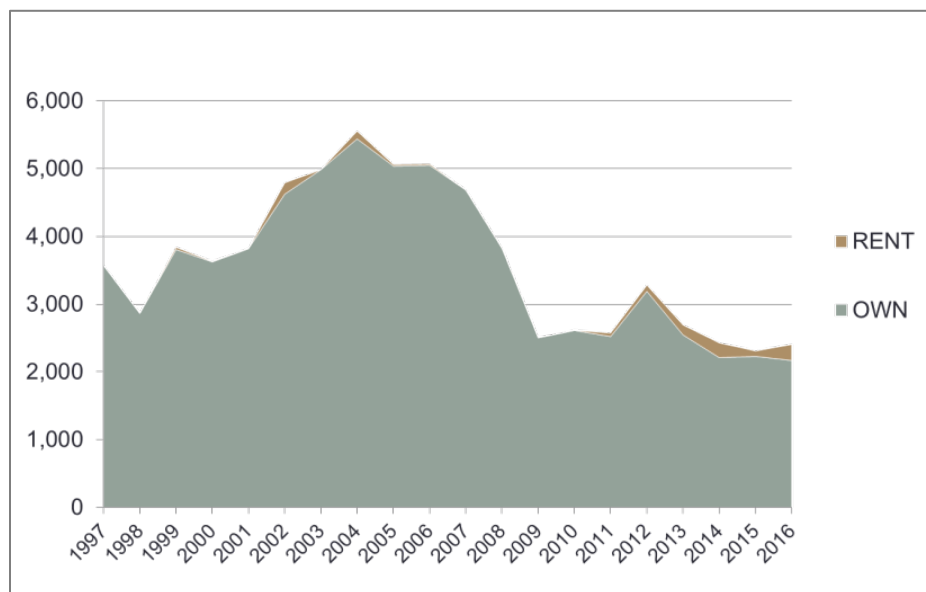
Figure 1: Demographic growth drives demand



Source: Statistics Canada, Census 2016

Growth in residential units is anticipated to increase in line with population growth. Currently about 83 per cent of Durham residents are homeowners, with the majority residing in low-density, single-family accommodation. Rental housing development has lagged far behind homeownership in the last two decades. Only 1.7 per cent of housing completions since 1997 have been rental accommodation. In the last two years, however, more diversity is emerging with 7 per cent of total housing completions consisting of rental accommodation in 2015 and 2016.

**Figure 2: Housing Completions in Durham**



Source: Canada Mortgage and Housing Corporation (CMHC), Housing Market Tables, Select South Central Ontario Centres, January 2017

Ontario's Fair Housing Plan<sup>5</sup> has recently introduced a comprehensive package of measures to assist people find more affordable homes, increase supply, protect buyers and renters and bring stability to the real estate market. Several initiatives under the Fair Housing Plan are expected to encourage the building of more new purpose-built rental housing, including ensuring the property tax for new multi-residential apartment buildings is charged at a rate similar to other residential properties.

### **Affordable Rental Housing**

There is a need for more affordable rental housing in Durham Region, evidenced in part by: low rental housing vacancy rates (2 per cent); rental rate increases that are outpacing rates of real household income; the significant percentage of renters who are paying more than 30 per cent of their gross income on shelter (38 per cent, almost all of whom are receiving financial assistance through Ontario Works or ODSP); the continued use of emergency shelters (1,321 households in 2016, of which nearly 86 per

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<sup>5</sup> Ontario's Fair Housing Plan focuses on affordability for both owners and renters.

cent were single non-seniors); and the current wait list of 6,808 households, as of August 31, 2017, for rent-geared-to-income (RGI) housing.

Although some senior households face affordability issues as a result of the combination of modest incomes and the high cost of living, they generally have significantly higher incomes and assets than do their non-senior counterparts. Even low-income seniors have a greater number of affordable rental housing options than do single, non-seniors, who are the most disadvantaged low-income group. The primary housing issue, as it pertains to most seniors in Durham Region, is less related to affordability than it is to diversity and range of choice.

### **Seniors Housing Choice**

In Durham Region, 73 per cent of seniors own their own homes. The majority of seniors want to remain in their communities as they age, but this is frustrated by the limited availability of apartments, bungalows, purpose-built rental, and retirement living in some areas of the region. Simply put, the current range of housing choices is not supporting the needs of the region's seniors who want to downsize as they age. This will be increasingly the case as the population ages, and the proportion of Durham residents aged 55 and older increases from 24.1 per cent currently to almost 33 per cent by 2031. Smaller average household sizes suggest a growing need for medium- and higher-density housing, rather than the prevailing stock of low-density housing that is typical across the region. The ownership market is starting to respond to the demand for smaller units, but rental—particularly affordable rental—continues to lag behind.

### **Region of Durham Vision**

Despite these challenges, the region enjoys a solid reputation as a wonderful place to live, work and invest. The Region of Durham has articulated a long-term vision that speaks about the quality of life that is found here:

“Durham Region will be a united group of vibrant and diverse communities recognized for their leadership, community spirit and exceptional quality of life.”  
(Durham Region Strategic Plan, 2015-2019)

Durham's Economic Development Strategy and Action Plan builds on the corporate vision that “Durham Region will be the most prosperous and innovative region in North

America.” Prosperity, innovation, and growth are closely tied to affordable, suitable, and adequate housing.

Durham’s economic future depends in large measure on its ability to retain and attract a local talent pool. A ready supply of affordable rental housing and a mix of housing stock that meets the needs of current and future residents is an important point of leverage for attracting and retaining residents. Housing that is affordable, suitable, and adequate is a vital component of a healthy, complete, and inclusive community.

## **2.2 Rental Housing Affordability in Durham Region**

There is a discrepancy between the needs of Durham’s rapidly growing population and the affordable rental housing opportunities that are currently available for low- and moderate-income households. The challenges are many and the facts are cause for concern. Additional information detailing the facts about affordable rental housing in Durham Region can be found in Appendix D.

### **Demand for affordable rental across Durham is outpacing supply**

- Population growth in Durham is outpacing growth in social and affordable housing.
- There has been a decline in the construction of private rental housing in Durham Region since the 1980s.
  - Purpose-built rental housing represents less than 1 per cent of new housing built since 2000.
  - Rental housing constitutes only 1.7 per cent of total housing completions in Durham Region since 1997.
- Rental vacancy rates have declined significantly in Durham Region.
- The current vacancy rate is 2 per cent and has remained this low or lower since 2011.
- Demand for rental units far exceeds purpose-built rental supply in Durham Region.
  - Limited information is available about the secondary market.
- Private rental and social housing stock is aging.

- End of social housing operating agreements/mortgages could adversely impact Durham’s ability to meet legislated service level standards and address affordable rental housing needs if social housing units are not replaced.

### **Renters in Durham face more affordability issues and have fewer housing options than homeowners**

- Renters in Durham pay a higher percentage of their income on shelter than owners and have fewer housing options.
  - Owners can downsize or access the rental market to improve affordability. Renters, who have less than half the income of owners on average, have only the limited rental housing market as an option.
  - Less than half of Durham’s renter households can afford units deemed affordable for low- and moderate-income households, and the majority of these households are also in core need.
- Rental affordability in Durham Region is particularly acute for single non-seniors.
  - Low-income, single non-seniors have limited options in both social housing and the private rental market.
  - Homelessness is an issue for single non-seniors, who are often provisionally accommodated and increasingly use emergency shelters.<sup>6</sup>

### **Wait list for RGI is growing**

- The wait list for rent-geared-to-income (RGI) housing continues to increase.
  - At August 31, 2017, there were 734 more applicants on the RGI wait list in Durham Region than there were at the end of 2016.
  - There were 3,269 families waiting for an RGI unit, including more than 4,300 children. About 81 per cent of these families are led by a sole support parent.
  - Non-senior singles have the lowest incomes of any other group on the wait list. About 77 per cent are receiving social assistance, most of whom are permanently disabled and receiving ODSP (57 per cent).
  - Seniors represent the smallest cohort on the wait list (25 per cent) but nearly 38 per cent of applicants housed in 2016.

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<sup>6</sup> See Table 8, page 69: Emergency Shelter Use.

## 2.3 Seniors' Housing: Simply Put It's a Lack of Choice

As the population ages, and the number of households over the age of 65 increases across Durham Region, the desire among seniors to 'age in place' may be expected to increase. Additional information detailing the facts about seniors' housing choice in Durham Region may be found in Appendix E.

### **An aging population will change the face of Durham Region.**

- One-third of Durham Region's population will be over the age of 55 by the year 2031.
- The range of housing options for seniors is extremely limited in some municipalities.
- There is a risk that if Durham seniors cannot find appropriate and suitable housing, that they may choose to look beyond Durham Region for accommodation that meets their needs.

### **Seniors are largely homeowners who want to remain in their communities**

- About 73 per cent of senior households in Durham Region currently own their own home.
- Seniors want housing that is suitable, accessible, and connected to community services and health care supports.
- Seniors are often unable to find suitable accommodation in their own communities in which to downsize (e.g. condominium, bungalows, purpose-built rentals).

### **Balanced growth in supply and demand for seniors' retirement housing**

- Although both supply and demand have been growing remarkably, Durham is considered a balanced market where supply of spaces in senior's retirement homes is largely meeting demand.
- The average monthly cost of a one-bedroom apartment in a seniors' retirement home (which includes meals and other amenities) in Durham Region is \$3,835.
- Average annual income of seniors in Durham is \$67,977 suggesting that retirement homes are affordable to a large number of seniors in the region.

### **Low-income seniors have more affordable options than non-seniors**

- About 28 per cent of seniors who rent are in core housing need.
- About 38 per cent of social housing is dedicated to seniors, including 53 per cent of RGI units.
- Seniors represent about 25 per cent of the wait list, but nearly 38 per cent of applicants housed in 2016.

### **Wait list for long-term care facilities is long and growing**

- The wait lists for Durham's long-term care (LTC) facilities is long and growing. Almost 9,000 were on the wait list for LTC homes as of March 2017.
- There are few options between independent living and long-term care that can offer the support that some seniors need.

## **2.4 Rental Housing Affordability and Seniors Housing Choice**

Durham Region is facing two challenges: 1) the lack of affordable rental housing for low- and moderate-income households; and 2) limited housing choices for seniors. These challenges have emerged as two particularly compelling and growing issues in Durham Region.

Prosperity and an exceptional quality of life cannot be realized if residents do not have access to affordable, suitable, and appropriate housing:

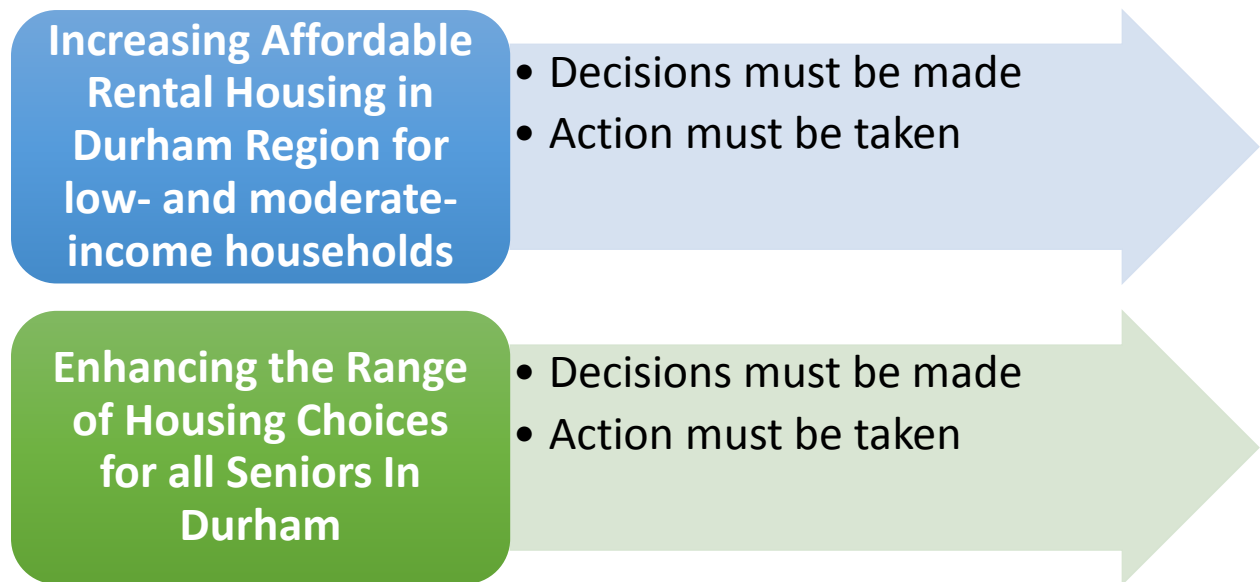
- businesses cannot establish or expand if they are unable to secure access to a ready supply of labour
- communities will fail to thrive if they are unable to attract and retain residents
- the well-being of seniors will be adversely affected, and moreover, they may be unable to remain in their communities as they age.

Tight affordable rental housing supply, high demand, and a lack of incentives to build affordable rental housing are presenting impediments that unless addressed, will impact the Region's ability to create economic advantage, and to build communities that are inclusive, supportive, welcoming, and complete.



Limited housing choices prevent seniors from finding housing that is suitable and meets their needs, impeding the ability of seniors to age in their communities. A range of appropriate neighbourhood-based housing options helps seniors maintain their, independence and dignity, and allows the Region to create communities that anticipate and prepare for the shift in housing needs of its senior population.

Solutions that support an increase in affordable rental housing for low- and moderate-income households and solutions that support improved housing choices for Durham seniors must both be found.



*“I would like to take this opportunity to express sincere gratitude to you for extending assistance to me in my time of need.”*

*Durham Housing Benefit tenant*

### 3.0 Meeting the Challenges Head On: Durham Region’s Affordable and Seniors’ Housing Task Force

The Region of Durham established the Affordable Seniors’ Housing Task Force as an ad hoc committee of Regional Council in 2016. The Task Force was tasked with the goal of identifying strategies that support the creation and maintenance of affordable and seniors’ housing as set out in the Region’s Community Strategic Plan, Regional Official Plan, and *At Home in Durham*, the Durham Housing Plan 2014-2024. In order to achieve this goal, the Task Force was instructed to carry out its activities by focusing on a three-fold mandate:

- **Committee Education:** deepening members’ knowledge and understanding of the existing rental housing supply in Durham Region, planning and financial tools to support the maintenance of existing rental housing, as well as policies and programs that encourage affordable housing development in Durham
- **Information Sharing:** inform Committee and Council discussion on matters related to the implementation of the Region’s Corporate Strategic Plan, Regional Official Plan and *At Home in Durham*, and matters that further the Region’s stated goals related to affordable and social housing
- **Fostering Collaboration:** identify opportunities that support the Region’s stated objectives related to affordable housing through collaboration with the federal and provincial governments, area municipalities, Durham residents, financial and housing development industries, as well as other businesses, agencies, and institutions with an interest

#### TASK FORCE VISION

**“Nobody should go to sleep at night in Durham Region without a roof over their head.”**

Roger Anderson  
Regional Chair and Chief Executive Officer,  
Member of the Affordable and Seniors’ Housing Task Force

#### Task Force Basics

Access to affordable, adequate and suitable housing is a basic human right that in turn supports human health and well-being.

**The Region has an Important Role to Play to ensure that the affordable rental and seniors’ housing challenges are met.**

in the housing needs of Durham residents.

Task Force members recognized the scale and complexity of the challenges involved in anticipating the changing affordable rental and seniors' housing needs of regional residents. At the same time, the Task Force was unwavering in its commitment to address the pressures by identifying practical and appropriate affordable rental and seniors' housing solutions that make sense for Durham Region. From the outset, the Task Force was driven by a vision to ensure that 'nobody should go to sleep at night in Durham Region without a roof over their head.'

The Region has an important role to play in supporting the affordable rental housing needs of low- and moderate-income households, as well as a range of housing choices for seniors. In considering the challenges and the potential solutions, members of the Task Force have defined a number of strategies and actions to address each of these two issues.

In developing their recommendations, the Task Force considered the following general questions in framing their recommendations and this report:

- What makes sense for Durham Region?
- Where could/should the Region be focusing its efforts?
- What key recommendations must be part of the Task Force Report?

**With specific reference to affordable rental housing**, Task Force members considered the following key questions:

- What incentives can be provided to promote, support and advance more purpose-built rental housing?
- What can/should the Region be doing to support more affordability in the rental market?
- What else can the Region do to increase the supply of affordable rental housing in Durham Region?
- What other opportunities are there for the Region to facilitate, lead, promote and support more housing options for low- and moderate-income households in Durham?
- What else can the Region do to lead more purpose-built rental housing?

- What else can the Region do to ensure there is greater affordability in the rental market?

**With specific reference to seniors' housing choices**, members of the Task Force considered the following specific questions:

- What else can the Region do to increase the housing options and opportunities for seniors in Durham Region?
- What other opportunities are there for the Region to actively facilitate, lead, promote and support more innovative forms of housing for seniors?

### **3.1 The Task Force Process: Listening to and Learning from Others**

The 11-member Task Force met monthly from December 2016 until June 2017 to better understand the issues, learn from others, share their knowledge, provide advice, and consider potential solutions. Detailed background information was provided to the Task Force to summarize the history of social housing and the devolution of responsibilities to the municipal sector, as well as the legislative framework, funding and administrative responsibilities of the service manager under the Housing Services Act. In addition, Task Force members received information about the types of programs that the Region administers, as well as an overview of housing program accomplishments, including the continued investment in senior government capital/operating programs that have been realized.

Delegations from community members were also made to the Task Force to highlight housing affordability innovations, and a detailed web search was completed by regional staff to identify good practices in creating and maintaining affordable rental housing and seniors' housing innovation in Ontario, North America and around the globe. An online survey was created to allow interested members of the public, as well as housing professionals from the public, private and non-profit sector, to share their views. The survey drew input from 260 respondents, of which 174 were complete. Almost all of the respondents who completed the survey were residents of Durham Region (97 per cent), and most were interested residents who did not work in the housing or government sector (70 per cent).

The online survey provided important insight into residents' thoughts on what is needed to create affordable rental housing, greater seniors' housing choice, and strong and vibrant neighbourhoods. Survey results are available in Appendix G.

In June 2017, the Task Force hosted a Thought Leaders and Partners Roundtable to profile exemplary practices and leading-edge innovations in affordable rental and seniors' housing in select Ontario municipalities.

Close to 100 delegates attended the session, and guest speakers shared a number of important lessons learned:

1. Complacency will not yield results. To see results, action needs to be taken.
2. Leadership is critical. A cadre of champions at the political level is needed, along with senior executives who are committed to making a difference.
3. Partnerships are vital to long-term success. No organization or individual, acting alone, will realize success.
4. There is no single solution to address the affordable rental or seniors' housing challenge. A suite of options— 'a solutions continuum'—is required.
5. The solutions continuum must include:
  - regulatory and policy approaches
  - communication, education and outreach efforts
  - responsible advocacy
  - incentives (including fiscal incentives).

Based on the best practices and lessons learned from others, the Task Force determined that success is realized through a multi-faceted approach. Initiatives that support and enhance collaboration and partnership are critical for long-term sustained success. It is also clear from others that the issues of affordable rental and seniors' housing are complex. They cannot be resolved by any single organization or entity. Finally, it is evident that the conversation about affordable rental housing invokes a broader conversation about affordability in general.

## 3.2 A Regional Framework for Action

Addressing affordable rental housing and seniors' housing needs across Durham Region is not simply about creating more affordable rental housing or increasing the range of seniors' housing choices. It is about supporting and encouraging the creation of affordable, inclusive and vibrant communities.

Practical, appropriate-for-Durham solutions are needed. Innovation must be encouraged and risks must be taken to successfully position Durham Region as a leader – in both affordable rental and seniors' housing choices. Ensuring that resources are effectively and efficiently aligned will require new ways of doing business. Strategies that focus on new builds are needed, in addition to strategies and actions that support preserving the existing affordable rental stock and range of housing choices for seniors.

This report documents solutions that are practical, achievable and realistic for Durham Region. The recommendations have been developed through a collaborative process that has focused on Task Force education, information sharing and collaboration. Each recommendation is linked directly to the goal of identifying strategies that support:

- increasing affordable rental housing for low- and moderate-income households
- improving the housing choices for seniors.

Some recommendations may address both issues, but all recommendations support the vision set out in the Durham Region Strategic Plan 2015–2019, the Regional Official Plan, and *At Home in Durham*, the Durham Housing Plan 2014-2024. In addition, the 34 recommendations continue to support the three Task Force mandate areas by advancing education, information sharing and collaboration.

The recommendations focus on those actions that can be taken by the Region directly and identify a number of supplementary actions that partners are encouraged to embrace. The 34 recommendations include actions to address the full spectrum of solutions, including the range of policy, regulatory, educational, communications, outreach, partnership development, advocacy and reporting efforts that can be led by the Region and its partners.

The Region has a responsibility to take the lead and be proactive, progressive, and facilitative in addressing its housing challenges. Members of the Task Force, in developing the recommendations, believe that the endorsement of this report will allow

Durham Region to address the barriers that inhibit affordable rental and seniors' housing from being developed and maintained. The Task Force recognizes the need for action and the important role the Region plays as:

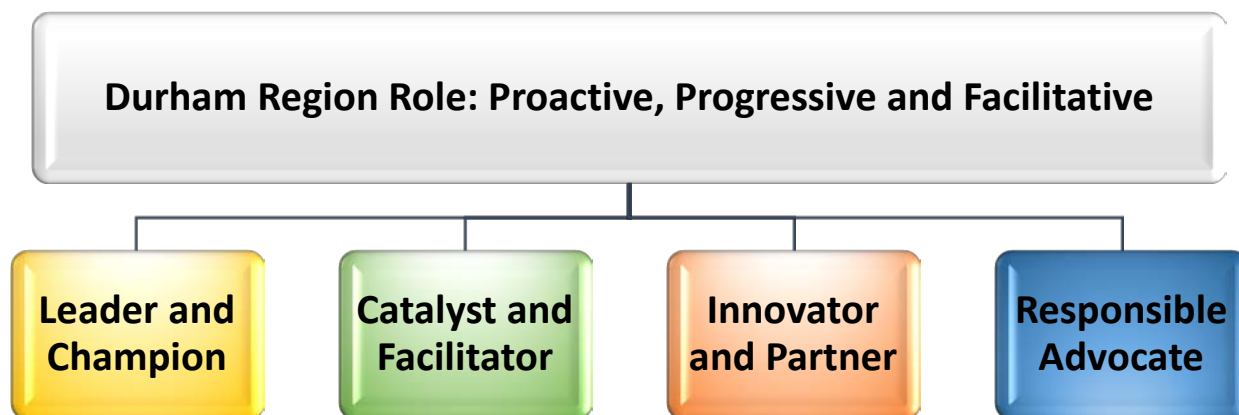
- **A leader and champion** of affordable rental and seniors' housing in Durham Region, committed to taking action and demonstrating results.
- **A catalyst and facilitator** of affordable rental and seniors' housing, addressing impediments by reducing risk, offsetting costs and increasing certainty.
- **An effective innovator and partner**, working collaboratively to showcase success and supporting those who are in the business of building, maintaining and managing affordable rental and seniors' housing.
- **A responsible advocate** and voice for those who are in need of affordable rental and seniors' housing across Durham Region.

This important multi-faceted regional role is discussed in more detail below and sets the stage for the 34 report recommendations that follow.

*“The Region needs to develop different options for people. There is no solution that will meet everyone's needs.”*

*From the public survey*

**Affordable and Seniors' Housing Task Force:  
The Role of the Region**



**LEADER and CHAMPION**

**The Need for Action:** The majority of private rental units in Durham Region were built prior to 1980, and about 20 per cent of this stock will require significant capital investment during the next 10 years. Although social housing plays a critical role in addressing the affordability needs of low- and moderate-income households, only 12 per cent of the total social housing stock in Durham is suitable for single non-seniors, and less than 3 per cent of the social housing stock is suitable for larger families.

**Region's Role:** The Region has an important role to play in setting targets for affordable rental housing. As a leader and champion, the Region plays a role in thinking strategically and acting proactively to ensure it is ready to capitalize on opportunities to support the development and maintenance of affordable rental and seniors' housing. The Region can also lead by example by investing in social housing development and regeneration in both the Durham Regional Local Housing Corporation (DRLHC) and the non-profit sector, and by working with municipal partners to address the needs in the private sector.



## CATALYST and FACILITATOR

**The Need for Action:** It takes time and resources to bring affordable rental and seniors' housing projects forward from plan to occupancy. Fees and charges associated with development are high, as is the cost of land, materials, design, construction and management. Affordable rental and seniors' housing must be affordable to build.

**Region's Role:** The Region can offer important points of leverage to address the impediments that are preventing the construction and maintenance of affordable rental and seniors' housing by reducing risks increasing certainty and offsetting costs.

## INNOVATOR and PARTNER

**The Need for Action:** The complex nature of the housing market and the involvement at all levels of government requires collaboration and support. A supportive policy, program and fiscal environment can provide clarity, consistency and support for affordable rental and seniors' housing construction and maintenance.

**Region's Role:** The Region has an important role to play to establish a supportive policy environment, and can effectively facilitate community partnerships to meet affordable rental and seniors' housing needs. The Region also plays an integral role in advancing collaboration and public-private partnerships to develop affordable rental and seniors' housing, as well as supporting those who are in the business of developing, maintaining and managing affordable rental and seniors' housing. As an innovator and partner, Durham Region can also showcase exemplary practices and leading-edge approaches to address the housing needs of low- and moderate-income households and seniors.

## RESPONSIBLE ADVOCATE

**The Need for Action:** Municipal service managers are important catalysts and advocates for change in affordable rental and seniors' housing policies and programs, and can be a highly effective voice calling on senior levels of government to take action.

**Region's Role:** The Region has an important role to play to appeal to senior levels of government to take action in the form of supportive policy development, financial incentives and tax credits.

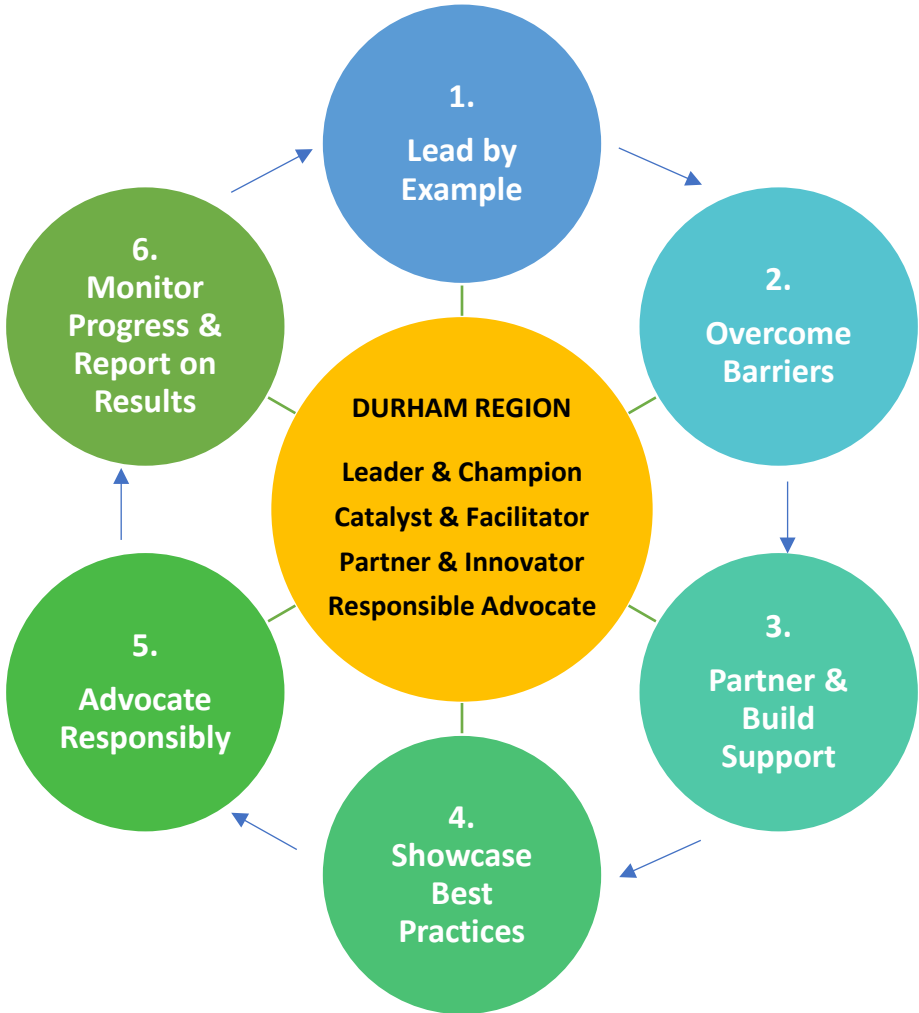
## 4.0 Task Force Recommendations: A Six-Point Plan of Action

Building on the four-fold role of the Region, the Task Force has developed a six-point plan of action, as follows:

1. **Lead by Example** by ensuring that the Region is strategic, proactive and anticipatory, and is ready to champion affordable rental and seniors' housing.
2. **Overcome the Barriers** that are preventing affordable rental and seniors' housing from being developed and maintained. The Region supports affordable rental and seniors' housing by reducing risks, increasing certainty and offsetting costs.
3. **Partner and Build Support** for affordable housing through improved education, communication, outreach and awareness, and by supporting partners who are in the business of creating or maintaining affordable rental and/or seniors' housing in Durham Region.
4. **Showcase Best Practices** and share information to build Durham Region's reputation as an affordable housing and seniors' housing exemplar, fit for imitation by others.
5. **Advocate Responsibly** to senior levels of government for affordable and suitable housing that meets the needs of all.
6. **Monitor Progress and Report on Results** to ensure that objectives are being met and that success is being realized through on-the-ground action.

The six-point plan of action is based on the need for a multi-faceted, collaborative, partnership-based, solutions-focused, systemic and cyclical approach.

**A Six-Point Plan of Action**



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Detailed recommendations are outlined below and further articulate the six-fold plan of action.

## 4.1 Lead by Example

The Task Force recommends that the following actions be undertaken to enable Durham Region to lead by example to promote the construction, effective management, and maintenance of affordable rental and seniors' housing in Durham Region:

1: Lead by Example – Recommendations	
1-1	<p><b>Be Tactical, Anticipatory and Solutions-Focused</b></p> <p>Establish an interdisciplinary Affordable Rental and Seniors' Housing Tactical Team at the Region (with representation from committed champions across all municipalities) to: 1) increase the supply of affordable rental housing for low- and moderate-income households; and 2) to increase the range of seniors' housing choices across the region</p>
1-2	<p><b>Make an Unwavering Regional Commitment to Affordable Rental and Seniors' Housing at the Region</b></p> <p>The delivery of affordable rental housing and seniors' housing must be seen to be everyone's business. Identify the delivery of affordable rental and seniors' housing as a regional priority. Identify opportunities to support affordable rental and seniors' housing in all Regional services and processes.</p>
1-3	<p><b>Be Committed and Results-Focused:</b></p> <p>Uphold the Region's commitment to affordable rental and seniors' housing by promoting and developing Regional programs that support affordable rental and seniors' housing development, maintenance and upgrading.</p>
1-4	<p><b>Establish Affordable Rental Housing Targets</b></p> <p>Work in collaboration with area municipalities to establish both annual and long-term production targets (Regional and local) for affordable rental across Durham Region.</p>
1-5	<p><b>Create a Supportive Policy Environment</b></p> <p>Continue to review whether and how the Regional Official Plan can create a more supportive and permissive environment for affordable rental and seniors' housing choices (age-friendly communities) in Durham Region.</p>
1-6	<p><b>Develop a Surplus Land Inventory</b></p> <p>Work with federal, provincial, municipal and community (e.g. school board) partners to develop an inventory of all publically owned surplus land in Durham Region.</p>

1: Lead by Example – Recommendations	
1-7	<p><b>Facilitate New Affordable Rental Housing on Surplus Land</b></p> <p>Develop a list of priority sites for affordable rental housing in each municipality in Durham Region with municipal partners. Support local municipalities to implement tools, such as pre-zoning, inclusionary zoning, minimum standards for high density development and a community planning permit system, for lands in appropriate locations across the region to support development of affordable rental housing.</p>
1-8	<p><b>Preserve Purpose-built Rental Through Demolition Control</b></p> <p>Develop provisions to support the adoption of demolition control by-laws to prevent the loss of affordable rental and/or seniors' housing due to demolition without replacement, and encourage municipalities to develop demolition control and replacement by-laws.</p>
1-9	<p><b>Safeguard Rental Housing Affordability for the Long-term</b></p> <p>Protect the Region's long-term interests by reviewing standard affordable rental housing protocols and agreements to ensure processes are consistent and transparent, and that there are provisions to safeguard long-term security of tenure and rental affordability of units.</p>
1-10	<p><b>Encourage Conversion to Affordable Rental and Seniors' Housing</b></p> <p>Encourage municipal partners to identify incentives to encourage property owners to convert vacant, unused space in regional centres and corridors into new affordable rental and seniors' housing.</p>

## 4.2 Overcome Barriers

The Task Force recommends that the following actions be undertaken to allow Durham Region to overcome the barriers that are preventing the construction and effective management of affordable rental and seniors' housing in Durham Region:

2: Overcome Barriers – Recommendations	
2-1	<p><b>Be Informed About Affordable Rental Housing Barriers</b></p> <p>Meet with partners (non-profit, municipal, private sector, including landlords, etc.) to identify the barriers that are preventing affordable rental housing from being created and maintained in Durham Region, and develop an annual work plan to identify opportunities to increase supply and protect the existing housing stock.</p> <p>Identify the conditions to support greater private participation in affordable rental housing development across Durham Region.</p>
2-2	<p><b>Be Informed About Seniors' Housing Barriers</b></p> <p>Meet with partners (non-profit, municipal, private sector, including landlords, etc.) to identify the barriers that are preventing a range of housing options to meet the needs of seniors from being created and maintained in Durham Region, and develop an annual work plan to identify opportunities to increase the range of housing choices and protect the existing seniors' housing stock.</p>
2-3	<p><b>Improve Process Certainty: Make Affordable Rental and Seniors' Housing a Regional Development Priority</b></p> <p>Review the development application process, including pre-consultation with municipal partners, to improve certainty and to fast track affordable rental and seniors' housing projects, where opportunities exist.</p>
2-4	<p><b>Encourage Process Certainty at the Municipal Level</b></p> <p>Support municipalities in Durham Region that are considering the adoption of a Community Planning Permit System to support concurrent review and approval of official plan amendments, zoning by-laws and site plans.</p>
2-5	<p><b>Investigate Regional Measures</b></p> <p>In order to utilize the Region's best practice, long-term financial planning for resource prioritization and to support of the Region's role as a catalyst and facilitator in the creation and/or maintenance of affordable rental and seniors' housing, refer the following for investigation to the Annual Business Planning Process and the Regional Development Charges By-law review: 1) providing relief from regional fees (e.g. reduction, deferral or waiving of regional planning,</p>

<b>2: Overcome Barriers – Recommendations</b>	
	application and/or permit fees); 2) deferral of development charges; 3) donations of surplus regional land at no cost or at a reduced market value in instances where regional co-benefits can be realized (e.g. where long-term security of affordable rental housing can be secured); 4) tax increment financing and 5) provision of in-kind Regional servicing.
<b>2-6</b>	<p><b>Encourage Area Municipalities to Explore Incentives</b></p> <p>Encourage area municipalities through their Annual Business Planning Process to investigate the range of financial incentives that could support the creation and/or maintenance of affordable rental and seniors' housing. Potential incentives could include providing relief from area municipal fees (e.g. reduction, deferral or waiving of municipal planning, engineering, application and/or permit fees), reviewing development charges by-laws, donations of surplus area municipal land at no cost or at a reduced market value.</p>
<b>2-7</b>	<p><b>Make Surplus Government Land Available</b></p> <p>Take the lead to identify surplus government-owned land and work with the province and the federal government to make their surplus land available for affordable rental housing in Durham Region.</p>
<b>2-8</b>	<p><b>Identify Opportunities for Intensification with Partners</b></p> <p>Work with federal, provincial, municipal and community (e.g. non-profit sector) to identify sites across the region with intensification potential.</p>
<b>2-9</b>	<p><b>Support Reduced Parking Requirements</b></p> <p>Encourage municipalities to reduce parking requirements for affordable rental and seniors' housing projects for sites that are well-served by transit, such as regional centres and corridors.</p>
<b>2-10</b>	<p><b>Encourage Secondary Suites</b></p> <p>Continue to work with municipal partners to review and simplify the processes and regulations for legal second units. Update the policies, processes and regulations to support legal second units.</p>
<b>2-11</b>	<p><b>Encourage Innovative Forms of Housing</b></p> <p>Support the implementation of innovative forms of affordable rental and seniors' housing, including pocket housing, garden suites, secondary units, as well as innovative forms of tenure, including co-ownership and life-lease housing.</p>

2: Overcome Barriers – Recommendations	
2-12	<p><b>Height and Density Bonusing</b></p> <p>As densities continue to increase across Durham Region, encourage municipalities to consider applying the provisions of Section 37 of the Planning Act (height and density bonusing) to realize affordable rental housing and seniors’ housing objectives.</p>

### 4.3 Partner and Build Support

The Task Force recommends that the following action be undertaken to allow Durham Region to partner effectively with those who are in the business of building, managing and maintaining affordable rental and seniors’ housing across Durham Region:

3: Partner and Build Support – Recommendations	
3-1	<p><b>Leverage Opportunities to Increase Community-Wide Affordability</b></p> <p>Meet with regional partners to identify additional ways in which the broader issues of affordability (e.g. transportation, daycare, etc.) can be better addressed to support rental households with affordability challenges.</p>
3-2	<p><b>Share Information and Build Commitment</b></p> <p>Convene regular meetings with partners (staff and Councils of local municipalities, realtors, builders, landlords) to share information and build support for the implementation of exemplary practices (e.g. lunch and learns, partners forums, etc.).</p>
3-3	<p><b>Build a Public Awareness Campaign for Affordable Rental Housing</b></p> <p>Take the lead to develop an affordable rental housing public awareness campaign, and work with partners to communicate the opportunities that affordable rental housing will bring to Durham Region.</p>
3-4	<p><b>Build a Public Awareness Campaign for Seniors’ Housing Needs and Choices</b></p> <p>Take the lead to develop a seniors’ housing needs and choices public awareness campaign, and work with partners to communicate the opportunities that more housing choices for seniors will bring to Durham Region.</p>



## 4.4 Showcase Best Practices

The Task Force recommends that the following actions be undertaken to allow Durham Region to showcase best practices, to promote the construction, effective management, and maintenance of affordable rental and seniors' housing in Durham Region:

4: Showcase Best Practices – Recommendations	
4-1	<b>Learn from Others: Affordable Rental Housing</b> Remain committed to innovation and learning by monitoring affordable rental housing innovations across Ontario and beyond, and identify exemplary practices for Durham Region to consider.
4-2	<b>Learn from Others: Seniors' Housing</b> Remain committed to innovation and learning by monitoring seniors' housing innovations across Ontario and beyond, and identify exemplary practices for Durham Region to consider.
4-3	<b>Profile Success</b> Host an Annual Affordable Rental and Seniors' Housing Awards Event to profile best practices, and to identify and showcase innovators and innovations across Durham Region.

## 4.5 Advocate Responsibly

The Task Force recommends that the following actions be undertaken by Durham Region to advocate responsibly for the federal and provincial governments to re-establish and strengthen their commitment to and responsibility for housing.

5: Advocate Responsibly – Recommendations	
5-1	<b>A Renewed Commitment and Financial Support by Senior Levels of Government</b> Request the federal and provincial governments re-establish their responsibilities, introduce and/or reintroduce funding, tax incentives, exemption and credits, loans and sustainable funding programs that encourage developers to build affordable rental housing.

5: Advocate Responsibly – Recommendations	
5-2	<p><b>Request Income Supports for Low and Moderate-Income Households</b></p> <p>Request the federal and provincial governments increase available income supports for low- and moderate-income households.</p>
5-3	<p><b>An Accurate Definition of ‘Affordable Housing’ Is Needed</b></p> <p>Request the Province expand the definition of “Affordable Housing” in the Provincial Policy Statement to address households with the greatest need, to better reflect the depth of affordability issues experienced by vulnerable low-income households</p>

#### 4.6 Monitor Progress and Report on Results

The Task Force recommends that the following actions be undertaken by Durham Region to monitor progress and report on results that have been realized.

6: Monitor Progress and Report on Results – Recommendations	
6-1	<p><b>Realize Results:</b></p> <p>Monitor and report annually on the implementation status of the recommendations in this report as well as the Region’s annual investment in affordable rental and seniors’ housing choices, including unit retention and production.</p>
6-2	<p><b>Monitor Others:</b></p> <p>Continue to monitor incentives provided by upper levels of government that support the creation, maintenance and upgrading of existing affordable rental housing.</p>

## 4.7 Summary of Task Force Recommendations

The Task Force is recommending a total of 34 recommendations. These recommendations advance a multi-faceted, collaborative approach that includes specific actions for the Region of Durham and its partners. A summary of the recommendations is captured in the table below:

Recommendations		Responsibilities and Involvement						Linkages to Task Force Mandate <sup>7</sup>
		Durham Region	Municipal Partners	Upper Levels of Gov't	Private Sector	School Boards, Community Organizations	Broader Community (Public)	
<b>1: Lead by Example</b>								
1-1	Be tactical – interdisciplinary Affordable Rental and Seniors' Housing Tactical Team	√	√					FC
1-2	Affordable housing and seniors' housing is a Regional priority	√						CE, IS, FC
1-3	Be committed and results-focused	√						CE, FC
1-4	Establish affordable rental housing targets (Regional and municipal)	√	√					CE, IS, FC
1-5	Create a supportive policy environment	√						FC
1-6	Develop a surplus land inventory	√	√	√		√		FC
1-7	Facilitate new affordable rental housing on surplus land	√	√					IS, FC

<sup>7</sup> CE = Committee Education; IS = Information Sharing; FC = Fostering Collaboration

Recommendations		Responsibilities and Involvement						Linkages to Task Force Mandate <sup>7</sup>
		Durham Region	Municipal Partners	Upper Levels of Gov't	Private Sector	School Boards, Community Organizations	Broader Community (Public)	
1-8	Preserve purpose-built rental through demolition control	√	√					IS, FC
1-9	Safeguard rental housing affordability for the long-term	√						FC
1-10	Encourage municipal conversion to affordable rental and seniors' housing		√					FC
<b>2: Overcome Barriers</b>								
2-1	Be informed about affordable rental housing barriers	√	√	√	√	√		IS, FC
2-2	Be informed about seniors' housing barriers	√	√	√	√	√		IS, FC
2-3	Improve process certainty (streamline planning and approvals)	√						IS, FC
2-4	Encourage process certainty at municipal level	√	√					IS, FC
2-5	Investigate Regional measures	√						IS, FC
2-6	Encourage area municipalities to explore incentives	√	√					IS, FC
2-7	Work with other levels of government to make surplus land available	√		√				IS, FC
2-8	Identify opportunities for intensification with partners	√	√	√	√	√		IS, FC
2-9	Support reduced parking requirements	√	√					FC

Recommendations		Responsibilities and Involvement						Linkages to Task Force Mandate <sup>7</sup>
		Durham Region	Municipal Partners	Upper Levels of Gov't	Private Sector	School Boards, Community Organizations	Broader Community (Public)	
2-10	Encourage secondary suites	√	√	√				IS, FC
2-11	Encourage innovative forms of housing	√	√	√	√	√		IS, FC
2-12	Height and density bonusing		√		√			IS, FC
<b>3: Partner and Build Support</b>								
3-1	Leverage opportunities to increase community-wide affordability	√						IS, FC
3-2	Share information and build commitment	√	√	√	√	√	√	CE, IS, FC
3-3	Build an awareness campaign: affordable rental housing	√	√		√	√	√	CE, IS, FC
3-4	Build an awareness campaign: seniors' housing	√	√		√	√	√	CE, IS, FC
<b>4: Showcase Best Practices</b>								
4-1	Learn from other innovators: affordable rental housing	√		√				CE, IS
4-2	Learn from other innovators: seniors' Housing	√		√				CE, IS
4-3	Profile success	√						CE, IS, FC
<b>5: Advocate Responsibly</b>								
5-1	Renewed commitment and financial support by senior levels of government	√		√				FC

Recommendations		Responsibilities and Involvement						Linkages to Task Force Mandate <sup>7</sup>
		Durham Region	Municipal Partners	Upper Levels of Gov't	Private Sector	School Boards, Community Organizations	Broader Community (Public)	
5-2	Appeal for income supports for low and moderate-income households	√		√				FC
5-3	Accurate definition of affordable housing	√		√				FC
<b>6 Monitor Progress and Report on Results</b>								
6-1	Realize results: monitor and report annually on Regional investments in affordable rental and seniors' housing	√						CE, IS
6-2	Monitor incentives provided by others	√		√				CE, IS
<b>Total Recommendations (34)*</b>		<b>32</b>	<b>18</b>	<b>14</b>	<b>8</b>	<b>8</b>	<b>3</b>	

\*Note: Total number of recommendations by agency responsible/involved will be greater than 34 given that many recommendations are premised on a collaborative/partnership approach.

## 5.0 Summary and Conclusions

The Region of Durham is facing two critical housing-related challenges. First, the Region has an inadequate supply of affordable rental housing to meet the needs of low- and moderate-income households. This issue has been exacerbated by rising rental prices, increasing demand for affordable rental housing, and a decline in the construction of rental housing across Durham Region since the 1980s. In addition to meeting the affordable housing needs of low- and moderate-income households, Durham Region does not have an adequate range of housing choices to meet the needs of its seniors. While some seniors are facing an affordability issue, the majority of seniors in Durham Region do not have enough choices in the housing market to meet their needs as they age. These two compelling issues require action and they require action now.

There is considerable evidence to suggest that affordable, adequate and suitable housing is an important social determinate of health and one that directly impacts well-being, prosperity and quality of life. The struggle to find affordable, suitable and adequate housing is a challenge that affects all of us, not only those who are unable to secure the right housing to meet their needs. At its most basic level, it prevents communities from supporting the needs of its residents. It prevents community leaders, planners and partners from creating communities that are inclusive, supportive, welcoming and complete. Limited housing choices discourage seniors from staying in their communities and aging in place. The lack of affordable and appropriate rental housing to meet the needs of low- and moderate-income households adversely affects businesses in that they are unable to attract and retain local talent. It affects the levels of homelessness and increases wait lists for social housing.

The lack of affordable rental housing for low- and moderate-income households and limited housing choices for seniors creates social inequities and disadvantage.

The Region of Durham has a tremendous opportunity to effect positive change by leading, facilitating, supporting and advocating for new approaches that will impact the way in which the region moves forward to address the affordable rental housing needs of low- and moderate-income households and housing choices for Durham's seniors. This report includes 34 recommendations that call for collective and collaborative action across government, industry and community partners. There are specific recommendations in this report that focus on the role of the Region and its partners, but

there are also a number of recommendations that call on federal and provincial governments to re-establish and strengthen their housing responsibilities.

There are few issues more central to our well-being than securing affordable, adequate and suitable housing. The solutions are not simple, and many of the strategies and actions require collaboration and partnership. It is vital, however, that solutions are found to increase the availability and supply of affordable rental housing for low- and moderate-income households and that the range of housing choices for Durham seniors is increased.

The issues are complex and the challenges are compelling, but the results will be well worth the collective effort. The residents of Durham Region must have housing that they can afford and housing that meets their needs. Our future depends on it.



# APPENDICES

## Appendix A: Glossary of Terms

**Affordable rental housing:** The least expensive of:

- A unit for which the rent does not exceed 30 per cent of gross annual household income for low- and moderate-income households
- A unit for which the rent is at or below the average market rent of a unit in the region (Durham Regional Official Plan)

**Affordability:** The traditional measure of housing affordability is 30 per cent of a household's before tax income. In Durham Region, the affordability issue/problem refers to households spending more than 30 per cent of their household income on housing (moderate affordability issue/problem: 30 per cent to 49 per cent; severe affordability issue/problem: 50 per cent or more).

**Average market rent:** As determined by the most recent annual Canada Mortgage and Housing Corporation (CMHC) survey for rental units in Durham Region. Utilities such as heating, electricity and hot water may or may not be included.

**Capital repairs:** Repairs that go beyond normal maintenance, including structural repairs and improvements to the building envelope and grounds. Capital repairs are designed to extend the life of the building, increase its energy and water efficiency, and address any health and safety concerns resulting from the age of the building.

**Core need:** CMHC defines core housing need as housing that falls below one of the adequacy, affordability or suitability standards, and where a household would spend 30 per cent or more of gross income to afford the median rent for alternative housing that meets all standards. Adequate dwellings are those that do not require major repairs; affordable dwellings are considered to be those that cost less than 30 per cent of gross income and suitable dwellings are those that have enough bedrooms for the size and make-up of the household.

**Durham Regional Local Housing Corporation (DRLHC):** The DRLHC is a holding company with the Region as its sole shareholder. The Durham Regional Local Housing Corporation owns and manages 1,276 RGI housing units across Durham Region.

**End of Operating Agreement (EOA):** Housing providers entered into project-level contracts, known as Operating Agreements, in order to secure capital and/or operating

funding for social housing from the federal and/or provincial governments. The Operating Agreement specified the terms and conditions for receipt and use of subsidy payments from the federal and/or provincial government, including payments for mortgages, taxes and operating expenses. The term of the agreement could vary anywhere from 25 years to 50 years. As a number of these agreements were undertaken in the 1970s to 1980s, they are now ending.

**GTA:** Greater Toronto Area refers to the regions of Durham, York, Peel and Halton and the City of Toronto.

**Housing costs:** The allocation of average monthly household income, which is spent on the owner's major payments (including mortgage, heating, municipal services, property taxes and condominium fees, where applicable) or on gross rent (including rent, heating and municipal services).

**Long Term Affordable Housing Strategy (LTAHS):** Provincial plan for enhancing and transforming its role in social housing. Announced in November 2010, the LTAHS included the introduction of Bill 140 - *The Strong Communities Through Affordable Housing Act, 2010*. The Bill was intended to clarify roles and responsibilities, while sharing accountability for service delivery between the two levels of government.

**Low- and moderate-income [households]:**

- In the case of ownership housing, households with incomes in the lowest 60 per cent of the income distribution for the region.
- In the case of rental housing, households with incomes in the lowest 60 per cent of income of the income distribution for renter households for the region (Durham Regional Official Plan).

**Low-density housing:** Includes all single and semi-detached homes, as well as "other" detached homes, as defined by Statistics Canada (Statistics Canada Census).

**Rent-Geared-to-Income (RGI):** a subsidy equal to the gap between the rent charged for the unit and the amount the tenant household can "afford" to pay where affordability is defined by a prescribed rent-geared-to-income (RGI) threshold or percentage. The prescribed threshold/ percentage for the majority of the social housing programs transferred to the Region has been set by the Province at 30 per cent of gross household income; a tenant household paying more than 30 per cent is eligible for the

"supplement". The actual amount of the supplement is therefore dependent on the rent and the household income. The Region has been given the legislative responsibility to conduct income verification on all tenant households to ensure they meet the minimum 30 per cent requirement.

**Seniors housing:** refers to both housing dedicated to seniors as well as housing in general that may be appropriate for seniors as they age. It can include home ownership in a variety of housing types, as well as rental housing and dedicated homes for seniors (e.g. retirement homes, mandated non-profit housing providers).

**Service Manager:** A municipal government responsible for carrying out the funding and administrative responsibilities of the Housing Services Act. The service manager is also responsible for administering other social service programs, such as OW, ODSP and child care.

**Social Housing:** Affordable housing owned and managed by municipal government or community-based non-profit or co-operative housing organizations, which was developed with government subsidies and typically receives ongoing subsidies to operate. It provides housing mostly for people whose income, age, social needs or health prevents them from finding adequate housing in the private rental market.

## Appendix B: Definition of Affordability and Core Need

The definition of housing affordability is set out in the Regional Official Plan (ROP) and is based on the provincial definition derived from the *Planning Act* and the Provincial Policy Statement (PPS) 2014.

In accordance with the definition, the Region of Durham currently uses an income-based calculation to determine homeownership affordability and a market-based calculation to determine affordable rental housing in Durham Region. This important distinction is explained in the following table:

Affordability – Ownership	Affordability – Rental
<p>Affordable [Housing], as defined in the Regional Official Plan means:</p> <p>In the case of ownership housing, the least expensive of:</p> <ul style="list-style-type: none"> <li>housing for which the purchase price results in annual accommodation costs, which do not exceed 30 per cent of gross annual household income for low- and moderate income households (income based calculation); OR</li> <li>housing for which the purchase price is at least 10 per cent below the average purchase price of a resale unit in the region (market-based calculation).</li> </ul>	<p>Affordable [Housing], as defined in the Regional Official Plan means:</p> <p>In the case of rental housing, the least expensive of:</p> <ul style="list-style-type: none"> <li>a unit for which the rent does not exceed 30 per cent of gross annual household income for low- and moderate-income households (income-based calculation); OR</li> <li>a unit for which the rent is at or below the average market rent of a unit in the region (market-based calculation).</li> </ul>
<p>Low- and moderate-income households are those with incomes in the lowest 60<sup>th</sup> percentile of income distribution for <b>all</b> renter and owner households.</p>	<p>Low- and moderate-income households are those with incomes in the lowest 60<sup>th</sup> percentile of income distribution for <b>renter</b> households.</p>
<p>Durham currently uses an <b>income-based calculation</b> to determine affordable home ownership.</p>	<p>Durham currently uses the <b>market-based calculation</b> to determine affordable rental housing.</p>
<p>Households above the 60<sup>th</sup> percentile are considered higher income households and are less likely to have affordability issues as the market adequately serves them.</p>	<p>Renter households paying less than average market rent are considered to be in affordable accommodation.</p>

The Region of Durham also defines a second threshold of affordability that is intended to recognize a deeper level of affordability for households that are not adequately served by the housing market. This group is referred to as “core need” and represents households in the lowest 40 per cent (40th percentile) of the income distribution for both ownership households and renter households.



The Region of Durham’s definition of “core need” varies from the Canada Mortgage and Housing Corporation (CMHC definition) of “core housing need” that considers affordability, suitability (e.g. overcrowding) and adequacy (e.g. state of repair). CMHC defines core housing need as housing that falls below one of the adequacy, affordability or suitability standards, and where a household would spend 30 per cent or more of gross income to afford the median rent for alternative housing that meets all standards. Adequate dwellings are those that do not require major repairs; affordable dwellings are considered to be those that cost less than 30 per cent of gross income, and suitable dwellings are those that have enough bedrooms for the size and make-up of the household.

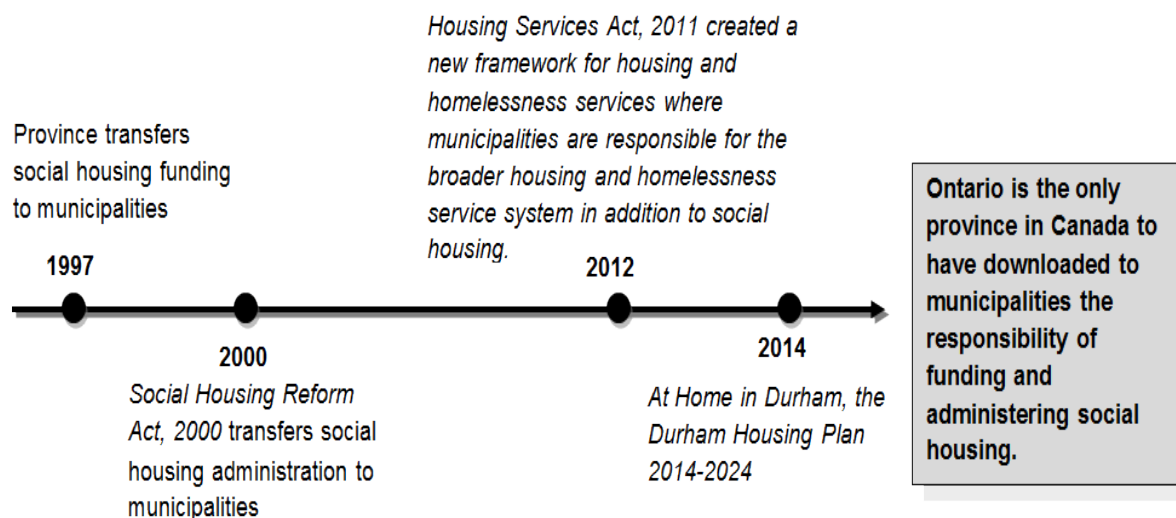
## Appendix C: History of the Devolution of Social Housing and Legislative Framework

In 1997, the Province transferred social housing funding responsibilities to municipalities under the Local Services Realignment program. In December 2000, the province passed the *Social Housing Reform Act, 2000* (SHRA), which required municipalities to assume responsibility for the administration of social housing programs. **Ontario is the only province in Canada to have downloaded to municipalities the responsibility of funding and administering social housing.**

The Region of Durham is required by legislation to administer and fund social housing programs. Such programs were previously administered and funded by both Canada and Mortgage and Housing Corporation (CMHC) at the federal level and the Province of Ontario.

The Province is responsible for setting the rules and standards pertaining to housing and homelessness programs, including social housing. Municipalities in Ontario, as Service Managers, are bound by provincial legislation to fund and administer a range of initiatives within the housing and homelessness services system. Figure 3 illustrates the devolution of the administration and funding of social housing programs from the Province to municipalities.

**Figure 3: Timeline of Legislative Framework for Administration and Funding of Social Housing Program**

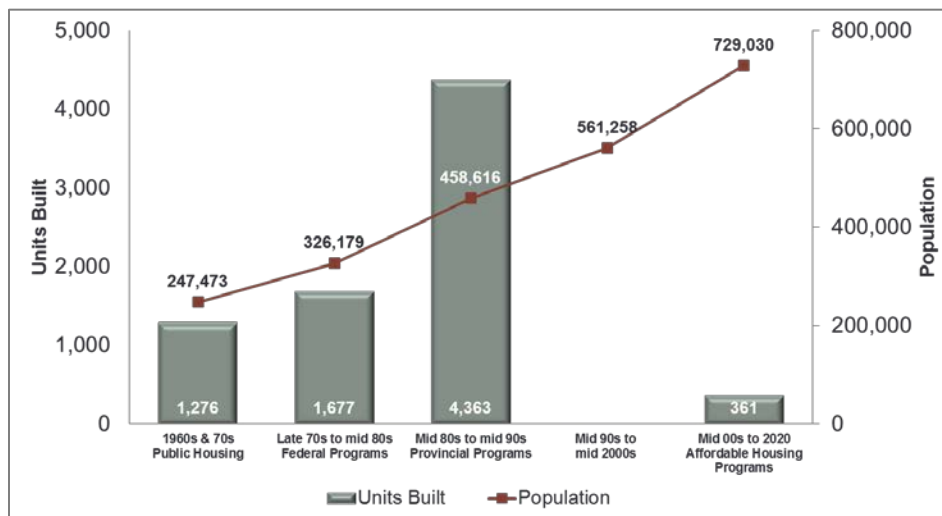


## Appendix D: Facts about Rental Housing Affordability Durham Region

**Fact: Population growth in Durham is outpacing growth in social and affordable housing.**

In 1999, the federal government transferred administration and funding of most social housing in Ontario to the province through the Social Housing Agreement (SHA). In 2001, Ontario devolved social housing to municipal service managers. The last social housing developments by senior governments were built in 1996.

**Figure 4: Social and Affordable Housing Supply (Durham)**



No senior government funding for new social or affordable housing was allocated between 1996 to 2000. Since 2004, new investments in affordable housing by the federal and provincial governments have been limited—with only 361 units completed in Durham, and an additional 168 units currently scheduled for future development.

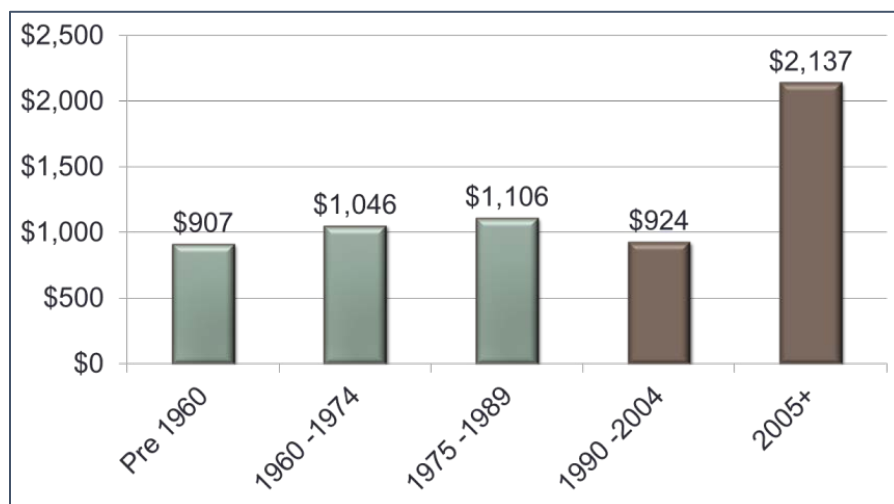
**Fact: There has been a decline in the construction of rental housing in Durham Region since the 1980s.**

Rent control for new builds was eliminated in 1991 in part to stimulate the development of new rental housing. Despite this, there has been a marked decline in the construction of purpose-built rental accommodation since 1991. In fact, rental housing represented less than 1 per cent of new housing units being built in Durham Region between 2000



and 2016, and much of this was a result of federal-provincial investment in affordable housing (about 44 per cent). Further, the limited private rental housing that has been built in the last several years has largely been unaffordable to low- and moderate-income households.

**Figure 5: Rental Units by Date of Construction**



Source: CMHC Rental Market Reports – Greater Toronto Area (Fall 2016)

**Fact: Rental housing constitutes only 1.7 per cent of total housing completions in Durham Region since 1997.**

**Table 3: Durham Housing Completions**

Municipality	Ownership	Rental	Total	% Rental
Ajax	16,516	0	16,516	0.0%
Brock	424	1	425	0.2%
Clarington	12,901	98	12,999	0.8%
Oshawa	11,873	619	12,492	5.0%
Pickering	6,761	2	6,763	0.0%
Scugog	1,738	0	1,738	0.0%
Uxbridge	2,171	113	2,284	4.9%
Whitby	18,907	380	19,287	2.0%
Durham	71,291	1,213	72,504	1.7%

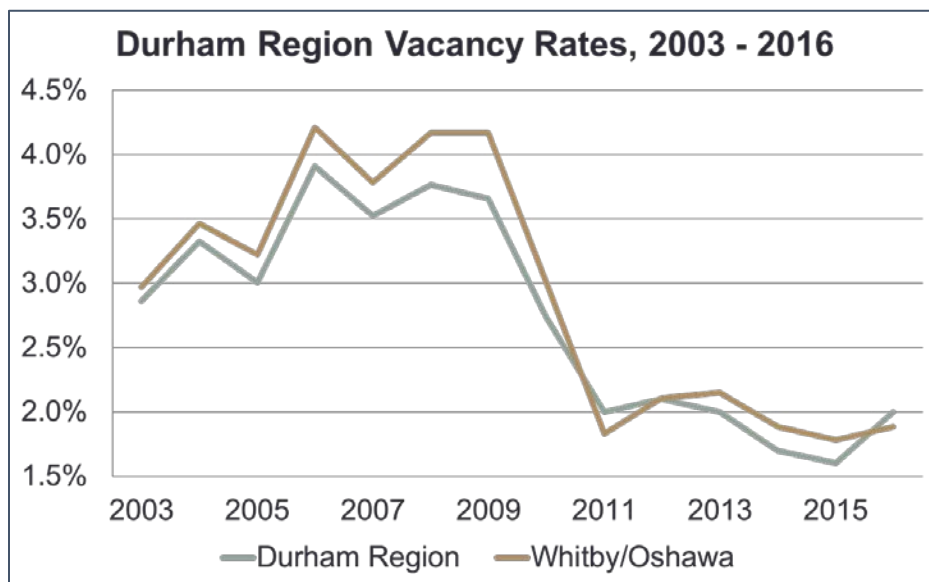
Source: CMHC Housing Market Tables, Select South Central Ontario Centres, January 2017

Of 72,504 housing completions since 1997, only 1,213 have been rental units. Oshawa and Uxbridge have the highest percentage of rental housing completions of all Durham municipalities, representing still only 5 per cent of total completions.

**Fact: Rental vacancy rates have declined significantly in Durham Region.**

A vacancy rate of 3 per cent is generally considered to be indicative of a healthy rental market. In Durham, rental vacancy rates have been well below this threshold since 2011. Between 2006 and 2016, vacancy rates declined from 3.91 per cent to 2.0 per cent.

**Figure 6: Vacancy Rates**



Source: CMHC Rental Market Reports – Greater Toronto Area (Fall 2016)

**Fact: Renters in Durham pay a greater percentage of their income on shelter than owners and have fewer housing options.**

According to the National Housing Survey (2011), 16.9 per cent of households in Durham are renters; 83.1 per cent are homeowners.

On average, renters spend a greater percentage of their income on shelter than homeowners.

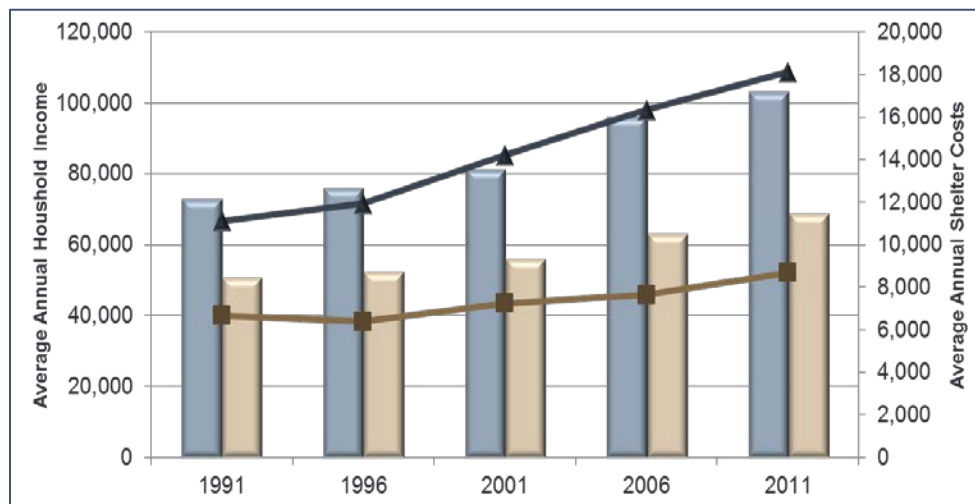
**Table 4: Comparison of Housing Costs by Tenure in Durham Region**

	Renters	Owners	Total
Total households	34,505	169,800	204,300
% of population	16.9%	83.1%	100%
Average income	\$49,127	\$105,470	\$95,683
Shelter costs	\$955	\$1,443	\$1,378
% of income	23.3%	16.4%	17.3%

Source: Statistics Canada - National Housing Survey, 2011.

Average income of owners is twice that of renters, whereas average shelter costs of owners is only about 50 per cent higher than renter costs. Owner incomes are increasing, while renter incomes remain relatively flat.

**Figure 7: Limited Rental Affordability**



Source: CMHC Housing in Canada Online (HiCO)

Despite the increase in ownership costs, average Durham home prices remain the most affordable in the GTA<sup>8</sup>. Additionally, owner households are able to leverage their asset

<sup>8</sup> Average resale price in Durham in 2016 was \$533,828 vs. \$944,129 (York) and \$807,342 (Halton); average in GTA was \$736,993.

to find more affordable ownership or rental housing. Renters, who have significantly less income on average, have only the limited rental housing market as an option.

**Fact: The wait list for social housing continues to increase.**

As of August 31, 2017, there were 6,808 applicants on the rent-geared-to-income (RGI) wait list in Durham, an increase of 734 applicants in the last eight months alone. The wait list has steadily increased in the last 10 years, representing about a 70 per cent increase in total applicants since 2006.

**Table 5: Durham Region, Rent-Geared-to-Income (RGI) Wait List (2006-2016)**

Year	Senior	Single/Couple	Family	ALL
2006	716	1,112	1,757	3,585
2007	743	1,187	1,720	3,650
2008	738	1,345	1,831	3,914
2009	716	1,336	1,874	3,926
2010	821	1,428	2,011	4,260
2011	881	1,523	1,911	4,315
2012	967	1,584	2,107	4,658
2013	1,179	1,741	2,289	5,209
2014	1,330	1,747	2,345	5,422
2015	1,447	1,875	2,408	5,730
2016	1,583	1,966	2,525	6,074

There are three different types of households on the RGI wait list. As of August 31, 2017:

- There were 3,269 families waiting for an RGI unit, including more than 4,300 children. About 81 per cent of these families are led by a sole support parent.

- Non-senior singles and couples (no dependents) represent about 32% of the wait list. Non-senior singles have the lowest incomes of any other group on the wait list. About 77 per cent are receiving social assistance, most of whom are permanently disabled and receiving ODSP (57 per cent).
- Seniors represent the smallest cohort on the wait list (25 per cent) but nearly 38 per cent of applicants housed in 2016.

**Fact: Less than half of Durham’s renter households can afford units deemed affordable for low- and moderate-income households, and the majority of these households are also in core need.**

Under the Regional Official Plan (ROP), rental units at or below \$1,086 per month are generally considered affordable for low- and moderate-income renter households. An annual income of \$43,440 is required to afford a unit at this rate. This represents affordability for 19,540 renter households in the region—less than half of renter households.

**Table 6: Affordable Rental Threshold - Durham (2016)**

	ROP Definition	Core Need Households
Affordable Dwelling	\$1,086 per month or less	\$851 per month or less
Annual Income	\$43,440	\$34,040
Households	19,540 (49%)	15,798 (40%)

Moreover, there are 15,948 rental households in core need (in accordance with the ROP definition of affordability). Rent at or below \$851 per month is generally considered affordable for these households. These households face limited affordable housing options in Durham—especially given the limited supply of purpose-built rental units (especially those suitable for single non-seniors) and are likely seeking solutions in the secondary market.

The affordability issues of most renters in Durham are even more pronounced with respect to CMHC core housing need. According to CMHC, about 30 per cent of Durham rental households are in core housing need, and rates of crowded housing (suitability) and disrepair (adequacy) are two and half times that of owner households.

**Table 7: Core Housing Need in Durham - 2011**

	Owners	Renters
Households in core housing need	6.3%	29.1%
Households with unaffordable housing costs	18.7%	38.0%
Crowded households	4.1%	10.0%
Households living in disrepair	3.8%	10.2%
Households in core housing need – Average household income before taxes	\$28,156	\$23,436
Average shelter costs	\$1,257	\$894

Source: CMHC Housing in Canada Online (HiCO)

**Fact: Rental affordability in Durham Region is particularly acute for single non-seniors.**

The average cost of rental housing has been relatively stable during the last decade, but remains unaffordable for many low- and moderate-income households, especially those in core need. In addition, average rents increased by 6.4 per cent in Durham between 2015 and 2016—by far the highest increase of any GTA municipality (average 2.8 per cent increase for the GTA).

**Figure 8 : Average Market Rents in Durham**

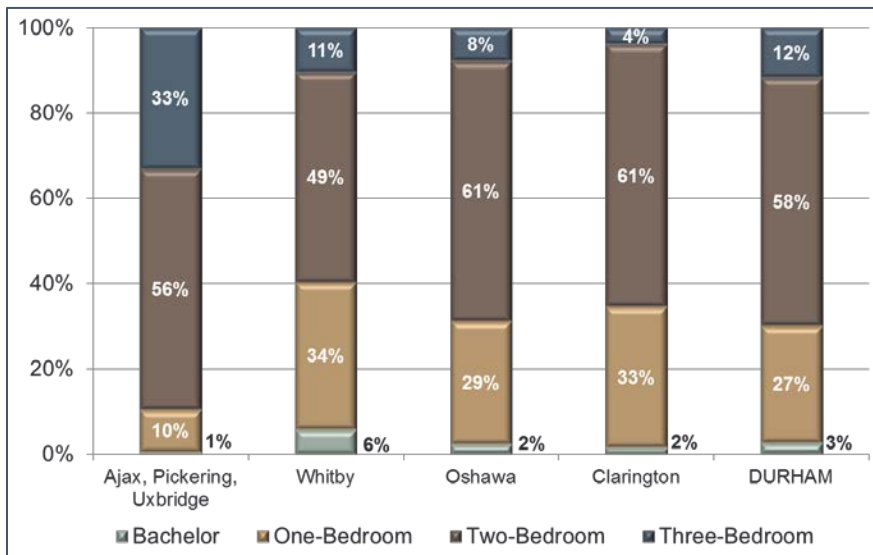


Source: CMHC Rental Market Reports – Greater Toronto Area (Fall 2016)

Finding affordability in smaller units is an issue for single people—particularly non-seniors— because of low vacancy rates (1.4 per cent for one-bedroom units vs. 2 per cent on average) and a limited supply of smaller purpose-built units.

About 30 per cent of the rental stock in Durham consists of bachelor and/or one-bedroom units. Some of this stock is mandated for seniors, which suggests that the options for low-income, single non-seniors is even more limited.

**Figure 9: Types of Rental Units in Durham (Bedroom Size)**



Source: CMHC Rental Market Reports – Greater Toronto Area (Fall 2016)

Even in social housing, only about 8 per cent of RGI units are suitable for single non-seniors, although they represent nearly one-third of the wait list. As such, single non-seniors are often provisionally accommodated, staying in temporary situations that lack security of tenure (e.g. ‘couch surfing’). Additionally, single non-seniors represented about 86 per cent of the households who used emergency shelters in 2016, and are the only cohort that shows consistent increases in shelter use year after year.

**Table 8: Emergency Shelter Use**

Shelter use	2014	2015	2016
Single men	416	576	547
Single women	77	166	199
Families	126	114	65
Male youth	288	266	267
Female youth	150	120	157
Senior men (60+)	51	68	61
Senior women (60+)	20	30	25
<b>Total</b>	<b>1,128</b>	<b>1,340</b>	<b>1,321</b>

**Fact: Private rental and social housing stock is aging.**

More than 63 per cent of rental housing was built prior to 1980. Capital repairs could lead to rent increases, and decreased affordability and failure to invest in the maintenance of these units could lead to a permanent loss of rental accommodation. In addition, social housing is also aging and capital reserves are underfunded.

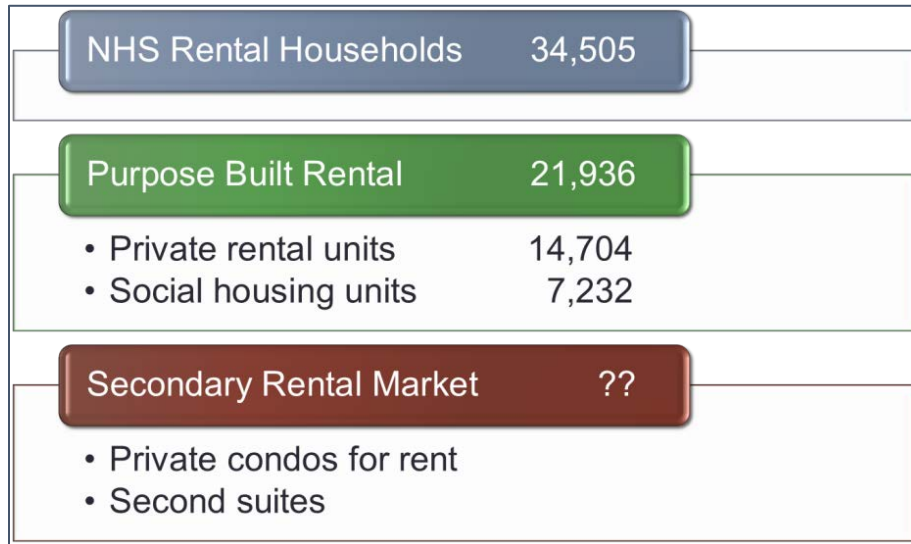
Fact: Demand for rental units far exceeds purpose-built rental supply in Durham Region

There is a limited supply of purpose-built rental housing in Durham. However, there is a gap between the purpose-built rental supply and the number of reported renters. About 12,500 renter households (about 36 per cent) are housed in the secondary rental



market (e.g. second suites, private condominiums for rent, etc.) in some capacity. Unfortunately, there is limited information available about the secondary market to determine if it is affordable, suitable and adequate to meet the needs of low- and moderate-income households.

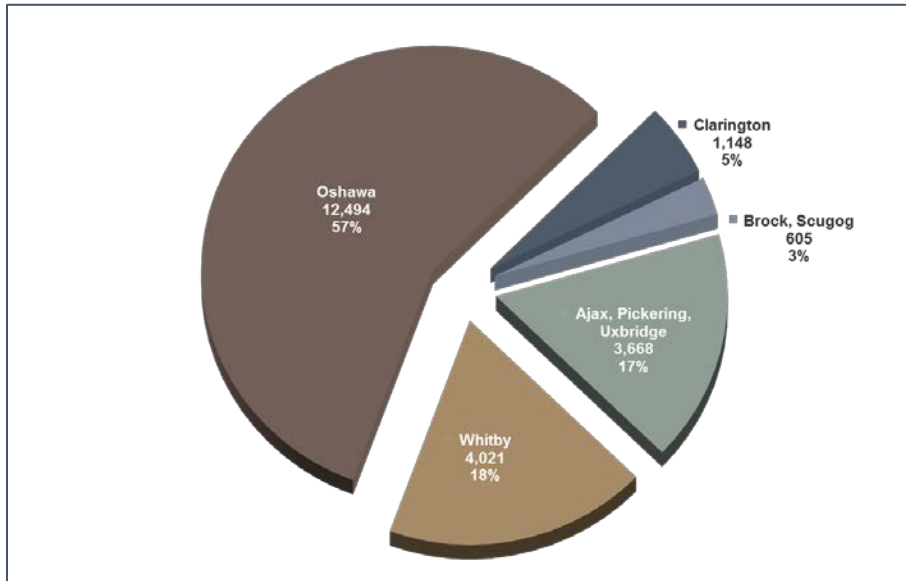
**Figure 10: Limited Rental Housing Supply**



Source: Source: CMHC Rental Market Reports – Greater Toronto Area and Ontario Highlights (Fall 2016); National Household Survey, 2011

In addition, the distribution of social housing and private purpose-built rental units across Durham Region is not well distributed across Durham, with 67 per cent of all-purpose built rentals currently located in Oshawa.

**Figure 11: Purpose-built Rental Housing Supply**

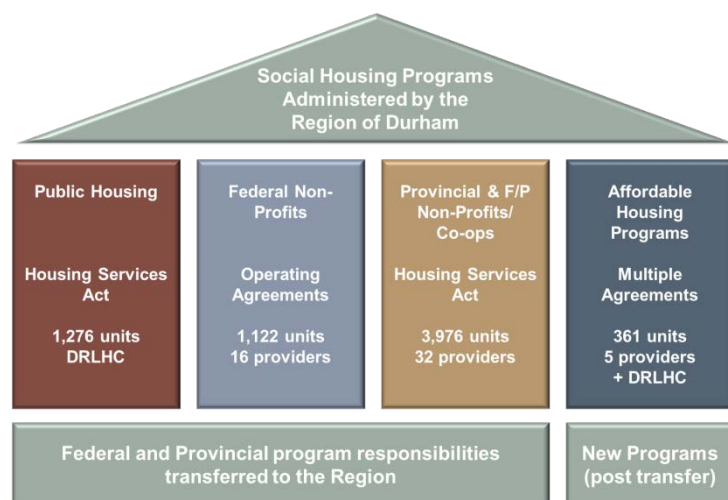


Source: Source: CMHC Rental Market Reports – Greater Toronto Area and Ontario Highlights (Fall 2016); National Household Survey, 2011

**Fact: End of Operating Agreements/Mortgages could adversely impact Durham’s ability to address affordable rental housing needs.**

Social housing units (including federal co-ops) represent about 33 per cent of the purpose-built market in Durham. With the exception of federal co-ops, the Region of Durham is responsible for the administration and funding of all social and affordable housing in the region. The schematic below illustrates the portfolio of units under administration by the Region of Durham.

**Figure 12: Social Housing Programs Administered by the Region of Durham**



The Region owns and operates the DRLHC, which represents about 20 per cent of units in the social housing portfolio. Federal programs, whose operating agreements are beginning to expire, represent 18 per cent of units in social housing portfolio. The vast majority of social housing units (about 62 per cent) are administered under the former provincial housing programs. These non-profit and co-operative housing providers will continue to operate under the Housing Services Act (HSA), even as their mortgages expire.

End of Operating Agreements (EOA) and End of Mortgages (EOM) may have profound but very different implications for Durham Region as service manager.

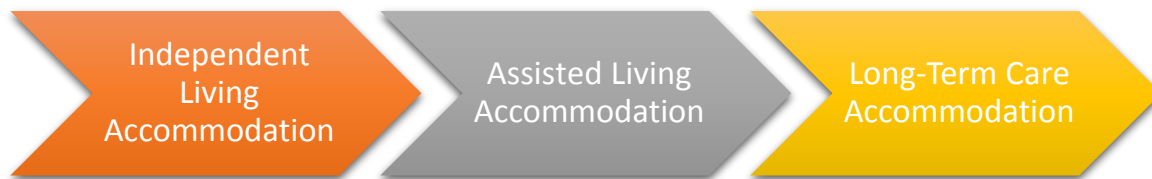
- Federal providers at EOA are not obligated to continue to provide housing/affordable housing, and there is a possibility that affordable housing units could be lost. Although the Region retains liability for these projects, there is little in the *HSA* to incent or enforce compliance. Regional Council has provided direction to seek removal of these providers from the Canada-Ontario Social Housing Agreement (SHA) and the *HSA*, and to enter into new rent supplement units.
- Non-profit providers at EOM cannot unilaterally remove themselves from the *HSA*, and must continue to comply with program requirements and local rules. Although payments through the funding model will be reduced at EOM, it is unclear what the impact of a subsequent mortgage will have. These providers require Regional consent to refinance, and it is anticipated that some providers may seek this as an option to address capital repairs and shortfalls.

As social housing represents such a significant part of the affordable rental housing supply in the region, it is imperative that Durham consider the implications of EOA and EOM for these providers, as well as the Region's obligations to continue to address the affordability needs of its communities.

## Appendix E: Facts about Seniors' Housing Choice in Durham Region

As the population ages, and as the number of households over the age of 65<sup>9</sup> increases across Durham Region, the desire among seniors to 'age in place' may be expected to increase.

Seniors require a range of housing and supports to align with their mobility and health-related requirements. The continuum of housing for seniors currently includes independent living, assisted living and long-term care. The focus of the Task Force is the creation of greater seniors' housing choice—particularly with respect to independent living with and without supports.



More diversity is needed to accommodate the housing needs of seniors and older adults. A broader range of housing forms is needed—from single detached dwellings and apartment buildings to secondary suites, garden suites and multi-generational housing. Home-based supports and assistance with accessibility modifications must also be considered, as well as new emerging forms of tenure and financial tools (e.g. co-ownership, life-lease housing and cooperatives).

### **Fact: An aging population will change the face of Durham Region.**

The Canadian population age 65 and older is expected to double between 2013 and 2063, with the fastest growing segment of the senior population comprising the 'oldest

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<sup>9</sup> Statistics Canada defines a senior household per the age of the "primary household maintainer", rather than by the ages of the individuals in that household. A "primary household maintainer" is the first person identified in the Census questionnaire as the one who pays the rent or the mortgage, taxes, or the electricity bill for the dwelling. In a senior household, the primary household maintainer is 65 or over. Statistics Canada refers to a household as "a person or a group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada." (Statistics Canada, 2011 Census Dictionary)

old’—those over the age of 80. In Durham, households over the age of 55 will account for 33 per cent of Durham’s population by 2031, up from 24.1 per cent currently.

The range of housing options for Durham seniors is extremely limited. Unless seniors can secure accommodation in Durham that meets their needs, they may choose to look elsewhere. Seniors are vital to the economic and social well-being of the region, and having housing that adequately meets their needs will ensure that the communities that comprise Durham Region remain healthy, inclusive and sustainable.

**Fact: Seniors are largely homeowners who want to remain in their communities.**

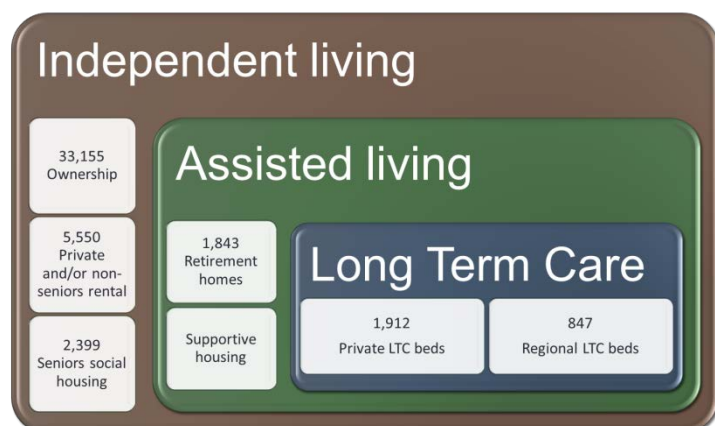
In Durham Region, the majority of seniors live independently in a variety of settings, including home ownership, rental and retirement homes.<sup>10</sup>

- Seventy-three per cent are homeowners.
- Seventeen per cent are renters, of which 5 per cent live in dedicated seniors’ social housing (both market and RGI) and 12 per cent live in mixed-age communities.
- Six per cent live in retirement homes.
- Four per cent live in long-term care due to health needs.
- A small percentage of seniors may also be living in supportive housing or other assisted living situations.

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<sup>10</sup> Retirement homes are represented in the graphic under assisted living because rents for these spaces include meals and other amenities. Although some homes may also provide limited supports for activities of daily living, they do not provide 24-hour nursing care, and seniors live largely independently in these facilities.

**Figure 13: Seniors Living in Durham**



Consultations for *At Home in Durham*, the Durham Housing Plan 2014-2024 highlighted the need for smaller, more affordable units close to social amenities, recreational facilities, transportation, and support services. Seniors indicated that they wanted to remain in their communities. Although seniors often had considerable real estate assets, they are often unable to find suitable accommodation (e.g. condominiums, bungalows, purpose-built rentals) in which to downsize in their own communities.

**Fact: Balanced growth in supply and demand for seniors' retirement housing.**

According to CMHC data <sup>11</sup>, the overall vacancy rate in Durham for standard spaces in retirement homes is 8.5 per cent. Although both supply and demand have been growing remarkably, Durham is considered a balanced market where supply of retirement home spaces is largely meeting demand.

The number of seniors' housing spaces in Durham grew by 12 per cent to 2,357 spaces from 2016 to 2017—well above the provincial growth rate of 2.4 per cent. Average rent (which includes accommodation, meals and other amenities) increased by 4 per cent to \$3,835 per month. The average income of seniors (aged 65+) in Durham is \$64,977, suggesting that retirement homes in Durham are affordable to a large segment of this population.

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<sup>11</sup> CMHC Seniors' Housing Report – Ontario (2017)

**Fact: Low income seniors have more affordable options than non-seniors.**

In Durham Region, about 28 per cent of seniors who rent are in core housing need. This is about average for renters in Durham (29 per cent) indicating that seniors are not facing affordability issues solely related to age. On average senior renters pay about 32 per cent of their income on rent; those in core need, however, pay nearly 50 per cent of their income on rent. Although some low-income seniors may have challenges finding affordable housing, they tend to have higher incomes than their non-senior counterparts (most of whom are receiving social assistance) and more options in social housing.

Dedicated seniors' housing represents about 38 per cent of all social housing units and 53 per cent of all rent-geared-to-income (RGI) units in that portfolio. Consequently, although seniors represent only about 25 per cent of applicants on the Durham Access to Housing (DASH) wait list (the lowest of any other cohort), they represented nearly 38 per cent of applicants housed in 2016. Moreover, seniors face the shortest wait times of any cohort on the wait list.

**Fact: Wait lists for long-term care facilities are long and growing.**

**Table 9: LTC Wait List Statistics (March 31, 2017)**

Long - Term Care Home	Licensed Long Stay Beds	Avg. beds available per month in last 12 months	Basic		Semi-Private		Private		Patients Waiting Total
			# of Patients on Waitlist	90th Percentile Time (Days) to Placement	# of Patients on Waitlist	90th Percentile Time (Days) to Placement	# of Patients on Waitlist	90th Percentile Time (Days) to Placement	
<b>Durham Cluster</b>									
Ballycliffe Lodge	100	4	75	869	17	247	22	NA**	102
Bay Ridges Long Term Care Centre	124	3	293	2346	N/A	N/A	194	820	438
Bon-Air Residence	53	2	32	203	8	132	7	333	39
Chartwell Wynfield Long Term Care Residence	172	3	633	1557	N/A	N/A	573	1472	1,064
Extendicare - Oshawa	157	4	122	672	41	330	41	NA**	164
Fairview Lodge	198	3	766	1928	436	1025	581	1488	1,351
Fosterbrooke Long Term Care Facility	87	3	56	281	29	327	33	225	89
Glen Hill Mamwood	60	2	42	178	17	175	15	365	63
Glen Hill Strathaven	184	5	66	219	21	167	18	NA**	90
Hillsdale Estates	300	6	891	1746	N/A	N/A	632	1338	1,357
Hillsdale Terraces	200	3	763	3018	407	1433	586	2353	1,336
Lakeview Manor	147	3	154	761	58	265	67	375	215
Orchard Villa - Pickering	233	7	106	443	31	141	48	466	153
Port Perry Place - Port Perry	107	4	84	980	45	511	89	963	176
Reachview Village - Uxbridge	100	4	53	201	22	410	29	NA**	82
Sunnycrest Nursing Home	136	3	73	351	40	210	36	NA**	116
The Village of Taunton Mills Long Term Care Home	120	3	678	2114	N/A	N/A	633	2395	1,169
Thornton View	154	2	215	1098	95	592	99	509	343
Winbourne Park Long Term Care Centre	109	2	404	1261	N/A	N/A	260	1019	602

Source: Home and Community Care, Central East Local Health Integration Network (LHIN); [www.healthcarehome.ca](http://www.healthcarehome.ca)

On March 31, 2017, there were about 9,000 people on the wait list for long-term care in Durham. Long-term care homes provide help with most or all daily activities and access



to 24-hour nursing. They are distinct from retirement homes and other forms of independent living in that the senior must have health care needs that cannot be met in a community setting.

Still, there are few options between independent living and long-term care to provide needed support to seniors. A greater range of housing choices is needed across the spectrum of care.

*“Everything has been such a struggle. This help with rent has been a true gift.”*

*From Durham Housing Benefit tenants*

## **Appendix F: Affordable and Seniors' Housing Task Force Terms of Reference**

### **Terms of Reference AFFORDABLE AND SENIORS' HOUSING TASK FORCE**

#### **1. Goal**

- 1 1 Identify strategies that support the creation and maintenance of affordable and seniors' housing as set out in the Region's Community Strategic Plan, Regional Official Plan, and At Home in Durham: Durham Region Housing Plan 2014-2024, in order to inform the 2017 Social Housing Servicing and Financing Study.

#### **2. Mandate**

- 2.1 The Affordable and Seniors' Housing Task Force is an ad hoc committee of Regional Council established in accordance with these Terms of Reference to inform Council discussions related to the Region's rental housing supply.
- 2.2 The Task Force will identify opportunities that impact the Region's housing supply for seniors and low to moderate income households, including new opportunities created by the recent update of the provincial Long-Term Affordable Housing Strategy and newly announced federal funding commitments.
- 2.3 The Task Force mandate focuses on three areas:
  - Committee Education: deepening members' knowledge and understanding of the existing rental housing supply in Durham Region, planning and financial tools to support the maintenance of existing rental housing, as well as policies and programs that encourage affordable housing development in Durham;
  - Information Sharing: inform Committee and Council discussion on matters related to the implementation of the Region's Corporate Strategic Plan, Regional Official Plan and At Home in Durham, and matters that further the Region's stated goals related to affordable and social housing; and,
  - Foster Collaboration: identify opportunities that support the Region's stated objectives related to affordable housing through collaboration with the federal and provincial governments, area municipalities, Durham residents, financial and housing development industries, as well as other businesses, agencies and institutions with an interest in the housing needs of Durham residents.

### **3. Scope of Activities**

The scope of activities may include:

#### 3.1 Committee Education

- Information from housing policy, finance, planning, and development industry professionals on strategies that best leverage the existing affordable rental housing supply and encourage the development of new affordable housing.
- Receiving presentations on best practices from other jurisdictions for the creation and maintenance of affordable and seniors' housing in other communities.

#### 3.2 Information Sharing

- Identify potential areas of investigation for new or existing programs, approaches or policies related to the maintenance of the existing social housing supply and efforts to stimulate new affordable housing development in Durham Region.
- Identify policy implications as they relate to the provincial Long-Term Affordable Housing Strategy update, Durham's Community Strategic Plan, the Regional Official Plan and Durham's Housing Plan, At Home in Durham.
- Identify potential policy implications as they relate to proposed federal government activities that support the revitalization of the existing social housing infrastructure and future affordable housing development across the Region.

#### 3.3 Fostering Collaboration

- Identify partnership opportunities with the federal and provincial governments, area municipalities, Durham residents, financial and housing development industries, as well as other businesses, agencies and institutions to engage local housing-related industry professionals in discussions about the policy tools and regulatory changes being brought forward through the Long-Term Affordable Housing Strategy update to support new affordable housing development across Durham Region.
- Support on-going activities that facilitate public information sharing on the socio-economic benefits of affordable housing development and social housing programs.

### **4. Composition**

- 4.1 The Task Force will be comprised of eleven members as follows: the Regional Chair, the Chair of the Finance and Administration Committee, the Chair of the Health and Social Services Committee, and one Regional Councillor from each of the eight area municipalities.

## **5. Membership Selection**

5.1 Regional Council shall appoint all representatives to the Task Force.

## **6. Officers**

6.1 A chair and a vice-chair will be elected by the Task Force at the first meeting. The Region's CAO or his/her designate shall chair the inaugural Task Force meeting.

## **7. Support Services**

7.1 The Commissioner of Social Services or his designate shall support the activities of the Task Force. A Social Services Department staff liaison will provide administrative, procedural and technical support to the Task Force.

7.2 The staff liaison will co-ordinate the agenda and arrange for the attendance of guests/speakers for Task Force meetings.

7.3 Corporate Services - Legislative Services will provide secretarial and other support services including circulation of the agenda and meeting materials.

## **8. Meetings**

8.1 The Task Force will establish a four month meeting schedule at its inaugural meeting taking into account the business needs and schedule of Regional Council. The Task Force shall provide Corporate Services - Legislative Services with a schedule of meetings after the inaugural meeting.

8.2 Special meetings may be held at the call of the Task Force Chair.

8.3 Unless otherwise arranged with Task Force members, all meetings will take place at Regional Headquarters and are open to the public.

8.4 As a Task Force established by Council, the Task Force is subject to the Regional Procedural By-law, unless otherwise specified in the Terms of Reference.

8.5 Quorum shall consist of a majority of sitting members.

## **9. Minutes and Agenda**

9.1 The minutes of the Task Force will be amended as necessary and approved at the following meeting.

9.2 When approved, minutes will be forwarded to the Committee of the Whole for inclusion in the next regularly scheduled agenda.

9.3 The Task Force agenda will be prepared by the staff liaison and chair/vice-chair and distributed at least one week prior to the scheduled meeting.

## **10.Final Report**

10.1 The Task Force will seek to achieve consensus on decisions that will inform the Final Report.

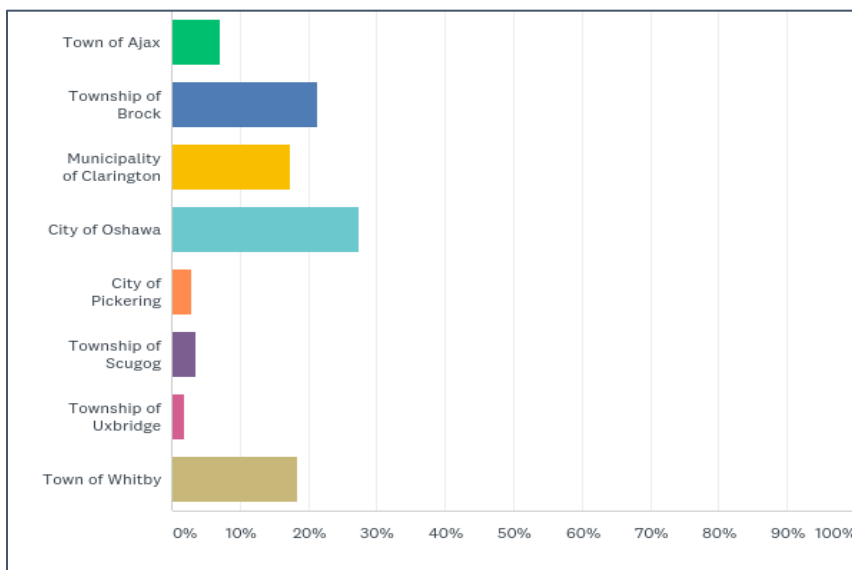
10.2 A final report shall be prepared by the Task Force for consideration and approval by the Committee of the Whole.

## Appendix G: Synopsis of Input from Online Survey

The online survey was posted to the Region of Durham's website for public input from May 15 to August 1, 2017. Paper surveys were also available upon request. One paper survey was returned. In total, the electronic survey drew input from 260 respondents, of which 174 were complete.

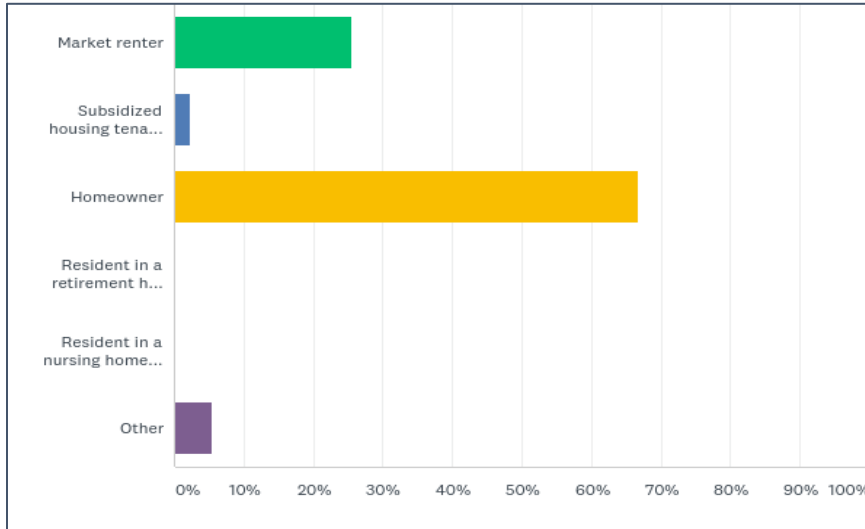
**Figure 14: Type of respondent - municipality of residence**

About 97 per cent of surveys were completed by residents of Durham Region, living in the following municipalities.



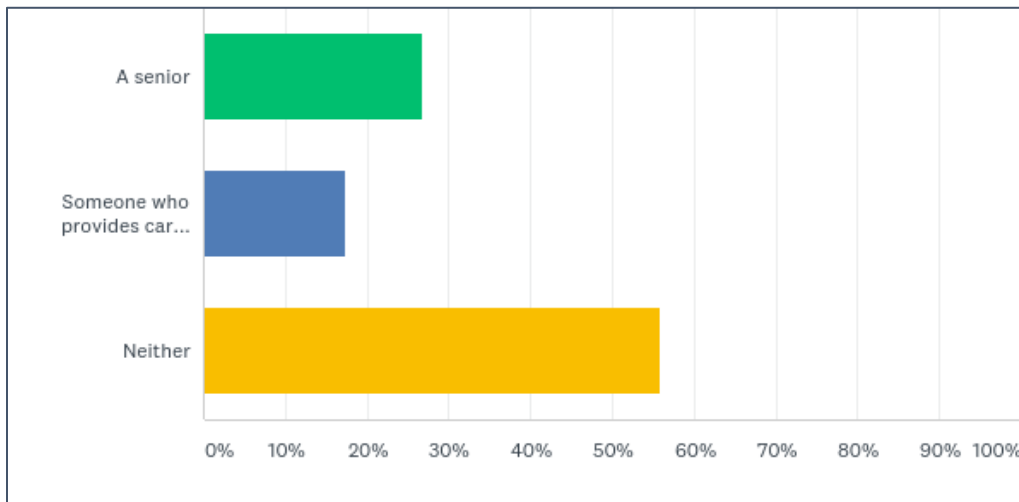
**Figure 15: Type of respondent - accommodation**

About 67 per cent of respondents were homeowners, and nearly 26 per cent were renters.



**Figure 16: Type of respondent - seniors and caregivers**

Most (67 per cent) of respondents were neither seniors nor someone who provides care for seniors.



**Figure 17: Type of respondent – housing and government sectors**

The majority of respondents (almost 70 per cent) worked outside the housing or government sectors.

ANSWER CHOICES	RESPONSES	
Housing developer	0.57%	1
Landlord or property manager	4.60%	8
Representative or staff of a community agency that provides assistance to low-income households	6.32%	11
Representative or staff of a municipality	12.64%	22
Representative or staff from an upper level of government (including First Nations)	1.15%	2
Representative or staff of an agency that provides support to seniors	4.60%	8
None of these	70.11%	122
<b>TOTAL</b>		<b>174</b>

Respondents were not aware of *At Home in Durham*, the Durham Housing Plan 2014-2024 or the work of the Affordable and Seniors’ Housing Task Force.

- Sixty-six per cent of respondents were not aware of At Home in Durham
- Sixty-eight per cent of respondents were not aware of the four goals of At Home in Durham
- Seventy-two per cent of respondents were not aware that the Region had established an Affordable and Seniors’ Housing Task Force.

**Synopsis of Survey Results – Affordable Rental Housing**

- General support for increasing the supply of affordable rental housing.
- General support for mixed communities (income and housing types).
- Cost of housing and development were raised as key concerns. Some support for Regional incentives to reduce development costs and ease regulatory burdens to support new development.
- Support for mandating affordable housing (e.g. inclusionary zoning).
- Strong support for increasing social housing, non-profit housing and other forms of unit-based subsidies, and for regeneration of current properties.
- Some support for portable housing benefits and other forms of financial housing assistance to bridge the affordability gap.



- Source of funding was identified as an issue. Mixed responses about who should fund new development (e.g. Region of Durham, senior levels of government, private developers).
- Political will was identified as an issue, with some respondents showing frustration about lack of progress on At Home in Durham, too much consultation and not enough action.

### **Synopsis of Survey Results – Seniors’ Housing Choice**

- General support for increasing the range of housing choice for seniors, with a number of respondents indicating that seniors are already well-served in Durham.
- Support for mixed communities (e.g. intergenerational housing, housing types and seniors’ support needs).
- Support for allowing seniors to age in place, but also to support seniors to downsize to smaller units (condos, bungalows) while remaining independent and within their communities.
- Affordability was raised as a concern by some respondents—particularly with respect to retirement homes and dedicated seniors’ housing—but other respondents indicated that most seniors in Durham had adequate resources to find affordable accommodation in the region.
- Support for smaller units close to amenities, transit and health services.
- Some concern about the lack of support and/or appropriate accommodations to support assisted living for seniors not eligible for long-term care.

### **Synopsis of Survey Results – Strong and Vibrant Neighbourhoods**

- Strong support for mixed communities, housing choice and increased affordable housing options.
- Regeneration of current social and rental housing, as well as enforcement of by-laws, was raised as a concern. Respondents wanted well-maintained, safe properties that fit with the surrounding community.
- Connecting people was a recurring theme, with respondents suggesting community events and housing integrated with other services to build communities.