

# COMMUNITY HOUSING INFORMATION GUIDE

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## PURPOSE OF THE GUIDE

This guide provides an overview of affordable housing in York Region. It covers a broad range of topics and includes a summary of key terms, relevant legislation and responsibilities of different stakeholders, and links to other resources containing more information. This guide focuses mainly on affordable rental housing owned and operated by Housing York Inc. (HYI), York Region's housing company, or by other non-profit housing providers and does not cover affordable homeownership or private market housing development in great depth.

The goal is to help you feel more informed about the issue of affordable housing from a York Region context while also understanding housing options from a provincial and national perspective. While the topic of housing is extensive, this guide is to be used as a starting point to further your knowledge.

## GUIDE COMPONENTS:

Part	Page	Details
<b>Affordable Housing in York Region</b>	<a href="#">2</a>	An overview of the housing context and affordability issues in York Region and how different levels of government and stakeholders are involved.
<b>Glossary of Terms</b>	<a href="#">5</a>	Helpful terms and overviews of services, programs and documentation related to affordable housing.
<b>Other Helpful Resources</b>	<a href="#">14</a>	External sources to help further your learning.

### HOUSING SERVICES

1-877-464-9675  
TTY 1-866-512-6228  
york.ca



## AFFORDABLE HOUSING IN YORK REGION

York Region's population and economy are growing and diversifying, but the housing supply has not kept pace with residents' needs. The mix and range of housing, together with the increase in housing prices and lack of purpose-built rental in York Region today is not well-matched to the current or forecasted needs of the community. It has become more difficult for many residents to find housing that is right for them at a price they can afford. Rental housing is in particularly short supply, with very few rental options at all price points for those who cannot afford to own, or for whom the flexibility and cost of renting would better meet their housing needs.

York Region has a significant need for new affordable housing:

- York Region has an extremely limited rental housing supply and low vacancy rates, while home-ownership costs continue to be out of reach for many residents. At just 14%, York Region has the lowest proportion of rental housing in the Greater Toronto and Hamilton Area (GTHA).<sup>1</sup>
- In 2022, the average private market rents in York Region were as follows<sup>2</sup>:

<b>Unit Size</b>	<b>Private Apartment</b>	<b>Rental Condominium</b>
Bachelor	\$1,048	n/a (data suppressed)
1 bedroom	\$1,383	\$2,191
2 bedroom	\$1,539	\$2,600
3 bedroom	\$1,883	\$3,005
Average	\$1,489 (up 9% from 2019)	\$2,605 (up 26% from 2019)

- By the end of 2022, there were over 14,800 households on York Region's subsidized housing wait list, with an average of 335 new households being housed each year. Wait times range from seven to ten years, depending on household composition.
- In early 2021, York Regional Council passed a resolution declaring a housing affordability crisis in York Region.
- Increasing the supply of affordable housing and helping people find and keep housing are key goals in [York Region's 10-Year Housing and Homelessness Plan](#) and [Housing York Inc.'s 2021 to 2024 Strategic Plan](#).

There are many partners and stakeholders involved in York Region's Housing and Homelessness System. Below is a summary of key partners, taken from York Region's 10-Year Housing and Homelessness Plan:

### FEDERAL GOVERNMENT

- Established the [National Housing Strategy](#) in 2017.
- Provides funding directly to community entities throughout Canada to provide services and supports for people who are experiencing homelessness. In York Region, the community entity is United Way Greater Toronto.
- Through the Canada Mortgage and Housing Corporation (CMHC), Canada's national housing agency, provides funding to provinces and territories for affordable housing, sets policies that

<sup>1</sup> Housing Matters: A Review of the Housing Market in York Region, October 2019.

<sup>2</sup> CMHC Rental Market Report 2022. Private Apartment Rent, Table 1.1.2 and Rental Condominium Apartments Average Rents, Table 4.1.3, January 2023.

shape the overall housing market and provides mortgage loan insurance and residential mortgage securitization to financial institutions.

## **PROVINCIAL GOVERNMENT**

- Responsible for the overall legislative framework for community housing, affordable housing, homelessness and many related frameworks and programs, such as social assistance, health and mental health care
- Provides funding to municipal service managers, such as York Region, for affordable housing and for homelessness and housing stability services
- Responsible for supportive housing
- Establishes provincial land use rules and regulations and the Growth Plan, which state where and how our communities should grow and by how much

## **YORK REGION**

- Designated by the province as Service Manager for community housing and homelessness services
- Funds community housing providers and rent subsidy programs, administers the subsidized housing wait list and plans, administers and delivers supports for people who are experiencing or at risk of homelessness
- Responsible for the Region's growth management framework, established through the Regional Official Plan in accordance with the provincial direction
- Establishes affordable housing targets in accordance with the provincial direction, and works with local cities and towns to encourage and promote the development of affordable rental and ownership housing options
- Owns and operates community housing units across the Region through its housing company, Housing York Inc. (HYI)

## **LOCAL TOWNS AND CITIES**

- Establish and implement detailed land use plans and zoning rules to guide growth and support affordable housing
- On the ground implementation of Regional and provincial planning policy through the development review and approval process

## **COMMUNITY PARTNERS**

- Deliver a broad range of programs and services for residents with low and moderate incomes
- Community housing providers own and operate community rental housing for households with low and moderate incomes and people with disabilities

## HOUSING YORK INC.

- Housing York Inc. (HYI) is York Region’s housing corporation which owns and manages 36 housing properties across all nine local municipalities.
- York Region and HYI are involved in various types of housing, as detailed below:

### Market Housing

Private rental and ownership



- Has a planning and policy role in supporting housing development in accordance with provincial direction
- 
- Some HYI communities include market rental options

### Community Housing



- Oversees new construction of HYI communities
  - Provides funding for some community housing providers
- 
- HYI is a community housing provider

### Emergency and Transitional Housing



- Oversees new construction of emergency and transitional housing facilities
  - Provides funding and oversight of agency partners
- 
- Owns and maintains facilities with Regional funding

## GLOSSARY — TYPES OF HOUSING

### COMMUNITY HOUSING

Community housing is housing owned and operated by non-profit housing corporations, housing co-operatives and municipal governments or district social services administration boards. These providers offer subsidized or low-end-of-market rents housing, sometimes referred to as social housing and affordable housing.

In York Region, most community housing is provided by Housing York Inc. (HYI), York Region's housing company, as well as non-profit housing providers. There are 43 community housing providers in York Region, including 34 private non-profits, 9 co-ops, and HYI.

### CO-OPERATIVE HOUSING

Co-operative housing (co-ops) are collectively owned and managed by the people who live in them. Residents living in co-ops are called members. Members actively participate in decision-making and share the work involved in running the housing community. A board of directors is elected among the members of a co-op.

If you are interested in living in co-operative housing, you must attend an information session. Most co-operatives also require you to attend an interview with their membership committee before offering you housing.

There are nine co-op providers with nine locations across York Region.

### EMERGENCY HOUSING

Emergency housing is defined as facilities providing temporary, short-term accommodation for individuals and families experiencing or at risk of homelessness. Emergency housing locations may or may not offer other services such as food, clothing or counselling.

### FEDERAL CO-OPERATIVES

Federal housing co-operatives are housing communities within the Region that are not funded or administered by York Region and do not use the Region's subsidized housing wait list. If you want to live in these communities, you must apply directly to those federal housing providers.

### HOMELESSNESS

Homelessness describes the situation of an individual, household or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability to acquire it.

People can experience different types of homelessness, including:

- **Chronic homelessness** - refers to individuals who are currently homeless and have been homeless for six months or more in the past year.
- **Episodic homelessness** - refers to individuals who are currently homeless and have experienced three or more episodes of homelessness in the past year.
- **Hidden homelessness** - refers to individuals who are homeless, but temporarily housed with friends, relatives, neighbours or others. This population is considered “hidden” because they do not usually access homelessness supports and services.

## **MARKET RENT**

Within York Region, most community housing locations have a mix of subsidized rent and market rent housing. Market rent is where residents pay the full rent for the unit. To be eligible for market rent housing, you must meet the requirements of the housing provider. For information about rental rates or to apply for a market rent unit, contact the housing provider directly.

## **NON-PROFIT HOUSING**

Non-profit housing is owned and operated by community-based, non-profit organizations such as faith groups and service clubs. They are either self-managed or managed through a property management company. Non-profit housing can be a mix of subsidized and market rent housing.

## **PURPOSE-BUILT RENTAL or PRIMARY RENTAL MARKET**

Purpose-built rental housing is designed and built expressly as long-term rental accommodation. It is different from other types of rentals, such as condominiums or secondary suites (see Secondary Rental Market definition below), which may be available in the rental pool one year and not the next. Purpose-built rental housing the most secure form of rental housing available.

## **RENT SUPPLEMENT or RENT-GEARED-TO-INCOME**

York Region has rent supplement agreements with various private landlords. Rent supplement residents pay rent-geared-to-income in private rental apartments. The Region pays the landlord the difference between the amount paid by the residents and the market rent of the unit.

Rent-geared-to-income is rent paid for subsidized housing that is typically calculated at 30% of gross monthly household income. The 30% rule is set by the Housing Services Act.

## **SECONDARY RENTAL MARKET**

The Secondary Rental Market consists of units within dwellings or within structures accessory to dwellings, including:

- Rented single-detached houses
- Rented double (semi-detached) houses (i.e. two units of approximate equal size and under one roof that are situated either side-by-side or front-to-back)

- Rented row/town homes that are part of properties with one or two residential units
- Rented condominium apartments
- Rented duplex apartments (i.e. one-above-other)
- Rented accessory apartments (one or two separate dwelling units that are affiliated with another dwelling type and may or may not be within or attached to other dwellings or buildings)
- Two rented units in a triplex
- One or two rented residential units that are affiliated with or have been converted from a commercial or other non-residential structure (which may or may not be attached to other buildings).

Typically, the Secondary Rental Market is less secure than Purpose-Built Rental housing because landlords may stop renting the unit

## **SUPPORTIVE HOUSING**

Supportive housing is housing that provides a physical environment that is specifically designed to be safe, secure, enabling and home-like, with support services such as social services, provision of meals, housekeeping and social and recreational activities, in order to maximize residents' independence, privacy and dignity.

## **TRANSITIONAL HOUSING**

Transitional housing provides a safe, secure and supportive environment for those seeking affordable housing in the community. It is meant to bridge the gap between homelessness and permanent housing by offering temporary accommodation with individualized supports to help people stay housed.

While transitional housing is more long-term and private than emergency housing, it is time limited. Individuals, couples and families living in transitional housing generally stay for three months to one year.

## GLOSSARY — KEY TERMS

### ACCESSIBILITY

Accessibility refers to how housing is designed, constructed or modified (such as through repair/renovation/renewal or modification of a home) to enable independent living for persons with diverse abilities. Accessibility is achieved by designing and adding features that make a home more accessible, such as modified cabinetry, furniture, space, shelves and cupboards, or even electronic devices that improve the overall ability to function in a home.

### AFFORDABLE HOUSING

Affordable housing has different definitions depending on the context. There are “planning definitions” which measure affordability of the broader housing market and “program definitions” which are associated with specific funding programs.

#### **Planning Definitions:**

The federal government considers housing costing less than 30% of gross annual household income (before deductions) as “affordable.”

The provincial government defines affordable housing as the least expensive of either:

- a) A unit for which the rent does not exceed 30% of gross annual household income for low- and moderate-income households; or
- b) A unit for which the rent is at or below the average market rent of a unit in the regional market area (e.g., an upper-tier or single-tier municipality).

York Region’s Official Plan defines affordable housing, in the case of rental housing as a unit for which the rent is at or below 125% of the average market rent of a unit in the regional market area, by bedroom type.

#### **Program Definitions:**

Under certain funding programs, the federal and provincial governments define affordable housing as rental housing that is rented at no more than 80% of the local average market rent as determined by the Canada Mortgage and Housing Corporation (CMHC).

### AFFORDABILITY

Measuring affordability involves comparing housing costs to a household’s ability to meet them. A unit is considered affordable if a household is spending no more than 30% of gross household income on rent.

### AVERAGE MARKET RENT (AMR)

CMHC conducts annual market surveys to determine the average market rent (AMR) in specific areas in Canada. AMR is used in housing programs to determine what rent is considered affordable.



## **CANADA MORTGAGE AND HOUSING CORPORATION (CMHC)**

Canada Mortgage and Housing Corporation (CMHC) is Canada's national housing agency. A primary focus of CMHC is to provide federal funding for Canadian housing programs, particularly for vulnerable populations and communities with demonstrated needs. CMHC also aims to make mortgage loans affordable for all Canadians through a housing development strategy and mortgage insurance, among other initiatives.

### **CORE HOUSING NEED**

A household is considered in "core housing need" if its housing does not meet one or more of the adequacy, suitability or affordability standards, and it would have to spend 30% or more of its gross household income to access acceptable local housing. Acceptable housing is adequate in condition, suitable in size, and affordable. Adequate housing does not require any major repairs, according to residents. Suitable housing has enough bedrooms for the size (number of people) and makeup (gender, single/couple, etc.) of the needs of the households, according to National Occupancy Standard (NOS) requirements. Affordable housing costs less than 30% of gross household income.

### **GOOD CONDITION**

Good condition means that the dwelling is not in need of 'major repairs' for it to function and meet the needs of its residents. In other words, the systems or building elements are performing as expected with respect to their intended function. It is acknowledged that a few minor repairs may be required in addition to ongoing maintenance work. Major repairs to dwellings include replacing and repairing defective plumbing or electrical wiring, and structural repairs to walls, roofs, floors or ceilings.

### **HOMELESS**

Homeless refers to the situation of an individual or household that does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability to acquire it. It is often the result of systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.

### **HOUSEHOLD**

A household is an individual who lives alone or two or more individuals who live together.

### **HOUSING FIRST**

Housing First is an approach that focuses on moving people who are chronically and episodically homeless as rapidly as possible from the street or emergency shelters into permanent housing.

## HOUSING YORK INC. (HYI)

Housing York Inc. (HYI) is York Region’s housing company. It owns and operates 2,762 subsidized and market rent housing units across York Region. Subsidized housing is available for people unable to afford full market rent and who qualify for subsidy. Market rent housing is where rental rates are based on current rates in the private market. There are approximately 15 HYI locations that offer both subsidized and market rent units, with more mixed-income development currently under construction.

HYI also owns and provides property maintenance services for various emergency housing locations that are operated by different program providers.

A map of HYI locations is shown below:



## **HOUSING PROVIDER**

A Housing Provider is a Non-Profit, Co-operative or Corporation that operates a housing location.

Outside of HYI, there are 29 non-profit providers with 32 locations across York Region.

## **INCLUSIVE DESIGN**

Inclusive design approaches are meant to produce buildings, products and environments that are accessible to both people without disabilities and people with disabilities.

## **MARKET RENT**

Market rent refers to the amount of rent paid by a household that is not receiving a subsidy or rent-geared-to-income assistance. Some community housing locations have both market rent units and rent-geared-to-income units.

## **MARKET UNIT**

A market unit refers to a unit that is not a subsidized unit and typically reflects what is in the private rental market.

## **MIXED-INCOME HOUSING**

Mixed-income housing is any type of housing development (rental or ownership) that includes a range of income levels among its residents, including low, moderate and/or higher incomes.

## **MIXED-USE DEVELOPMENT**

Mixed-use development is the development of land or a building with two or more different uses, such as residential, office and retail. Mixed-use can occur vertically within a building or horizontally on a site.

## **NIMBYISM (ALSO CALLED DISCRIMINATORY NEIGHBOURHOOD OPPOSITION)**

“Not in My Back Yard” is opposition to housing developments based on stereotypes or prejudices towards the people who will live in them. It can refer to discriminatory attitudes as well as actions, laws or policies that create barriers for people, such as persons with low income and disabilities, who seek to move into affordable or supportive housing in a neighbourhood.

## **OFFICIAL PLAN**

An Official Plan is a long-range planning and policy document that guides and shapes growth and manages development over a 20-30-year timeframe. Official Plans contain goals, objectives and policies to guide the future physical development of a community through the land use planning process while also considering important social, economic and environmental matters and goals.

The 2022 York Region Official Plan describes how York Region plans to accommodate future growth and development while meeting the needs of existing residents and businesses in the Region. It provides directions and policies that guide economic, environmental and community planning decisions.

York Region's Official Plan encourages providing for a mix and range of housing options for all ages, household sizes and abilities, including affordable housing (including market and community housing), emergency and transitional housing, co-housing, group, room and special needs housing, and purpose-built rental housing. The Region's Official Plan also sets targets that a minimum of 25% and 35% of new housing be affordable outside and within Regional Centres and major transit station areas, respectively.

Each of the Region's nine local municipalities has its own Official Plan that sets out localized land use planning policy directions.

## **ON-SITE SUPPORT**

On-site support refers to services offered to households on the premises to maintain their optimal level of health and well-being. These services may take various forms and may vary in intensity based on individual needs. Examples of eligible support services could include case management, counselling, supervision/monitoring, assistance with medication, psychosocial rehabilitation, childcare, meal services, personal care, housekeeping, and other forms of support that help people to live independently and remain stably housed.

## **SERVICE MANAGER**

In Ontario, Service Managers establish, administer and fund housing programs and services and may provide housing directly. There are 47 Service Managers in Ontario, which are either single-tier municipalities (e.g., City of Toronto, City of Hamilton), upper-tier municipalities (e.g., York Region, Peel Region) or District Social Service Administration Boards (DSSAB) in areas where no upper-tier municipality exists like in Ontario's north.

## **SPECIAL PRIORITY STATUS**

Special Priority Status is intended to help victims of abuse permanently separate from their abuser.

Special Priority Status:

- Provides approved households a higher placement ahead of others on the centralized wait list for subsidized housing
- Is only given to wait list applicants whose safety is at risk because they live with someone who is abusing them
- Does not apply to wait list applicants who want to separate from someone because a relationship is not working

You may qualify for Special Priority Status if you are eligible for subsidized housing and you, or a member of your household (16 years old or older):

- Is currently living with someone abusing you or another person in your household or are a sponsored immigrant and your sponsor is abusing you or another household member
- You used to live with someone that was abusing you or another person in your household, and stopped living with them three months ago or less
- Plan to live permanently apart from the abuser
- You are a victim of human trafficking currently being trafficked, or you are a survivor of human trafficking and have exited trafficking within the last three months or less

## **SUBSIDIZED HOUSING WAIT LIST**

Housing Access manages a centralized waiting list for approximately 5,000 subsidized rental housing units in York Region operated by non-profit and co-operative housing organizations. Today, there are over 15,000 households on the wait list, with wait times ranging from seven to 10 years, depending on household composition and geographic preference.

## **UNIVERSAL DESIGN**

Universal design means the design of products and environments is usable by all people without the need for adaptation or specialized design. The intent of universal design is to simplify life for everyone by making products, communications and the built environment more usable by as many people as possible at little or no extra cost.

## **VARIANCE**

A variance, also known as a minor variance, is a permission to deviate from a specific, and usually minor, requirement of a zoning bylaw.

## **VISITABILITY**

“Visitable Housing” or “Visitability” is the concept of designing and building homes with basic accessibility features. VISIBLE homes provide easy access on the main level for everyone. VISIBLE housing offers a convenient home for residents and a welcoming environment for visitors of all ages and mobility.

## **ZONING**

A system of land use regulation that designates allowed land uses based on their location and whether they conform with the Official Plan.

## **ZONING BYLAW**

A bylaw that controls the use of land in a community. It states exactly how land can be used, where buildings and other structures can be located, the types of buildings that are allowed and how they can be used, lot sizes and dimensions, parking requirements, building heights and setbacks from the street.

## OTHER HELPFUL RESOURCES

### HOUSING YORK INC.:

- [Building Better Together: Housing York Inc.'s 2021 to 2024 Strategic Plan](#)
- [Housing York 2020 Highlights](#)
- [Housing York 2019 Portfolio](#)
- [List of subsidized housing buildings](#)

### YORK REGION:

- [Affordable Housing in York Region 2020 Measuring and Monitoring](#)
- [Housing Solutions: A Place for Everyone \(York Region's 10-Year Housing and Homelessness Plan\)](#)
- [Housing Matters: A Review of the Housing Market in York Region, 2019 Update](#)
- [New Projects and Proposed Developments](#)

### EXTERNAL RESOURCES:

- [Landlord and Tenant Board](#)
- [Ontario Human Rights Commission, Policy on Human Rights and Rental Housing](#)
- [The Co-operative Housing Federation of Canada](#)
- [Ontario Non-Profit Housing Association](#)
- [Canada Mortgage and Housing Corporation](#)
- [Housing Services Corporation](#)
- [Local Service System Management in Ontario](#)
- [Central Local Health Integration Network](#)
- [Ministry of Municipal Affairs and Housing](#)