

Clause 15 in Report No. 6 of Committee of the Whole was adopted, without amendment, by the Council of The Regional Municipality of York at its meeting held on April 21, 2016.

15

Update on the York Region Home Repair Program

Committee of the Whole recommends adoption of the following recommendation contained in the report dated March 10, 2016 from the Commissioner of Community and Health Services:

1. Council receive this report for information.
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Report dated March 10, 2016 from the Commissioner of Community and Health Services now follows:

1. Recommendation

It is recommended that Council receive this report for information.

2. Purpose

This report provides an update on the Home Repair Program, including 2015 program activity and an assessment of the effectiveness of the eligibility criteria, approved by Regional Council in November 2014.

3. Background

The Home Repair Program launched in 2013

Regional Council approved the Home Repair Program on November 15, 2012 through Clause 5 of Report No. 9 of the Commissioner of Community and Health Services. The program originally provided home repair grants of up to \$5,000 to seniors and people with disabilities to enable them to continue to live in their homes. The grants funded accessibility modifications, such as bathtub to shower conversions, and critical repairs, such as replacement of unsafe furnaces,

Update on the York Region Home Repair Program

helping make homes safer and supporting aging in place. The program was delivered using calls for applications with specific deadline dates.

Council approved program updates in November 2014

On November 13, 2014, Council approved updates to the program through Clause 1 of Report No. 2 of the Commissioner of Community and Health Services. The update expanded eligibility to low-income households, raised the single-grant limit from \$5,000 to \$7,500, and introduced a life-time maximum of \$15,000 for homeowners who may need assistance in subsequent years. The update also allowed discretion to approve applications for households that exceed the income and/or home value limits approved by Council by up to 5% in cases with extenuating circumstances. Council requested a report in 2016 on the impact of the adjusted eligibility criteria.

Staff transitioned from calls for applications to a continuous intake system, allowing homeowners to submit applications at any time throughout the year. Moving to continuous intake provided better customer service by evaluating and approving applications in a more timely manner. This was particularly important as some requests for repairs or modifications were time sensitive.

4. Analysis and Options

In 2015, the program included a home value limit of \$424,175 and an income limit of \$77,269

Applicants must meet three tests in order to receive funding under the program. Their income must be low to moderate based on a standard definition, the value of their home must be “affordable” based on the threshold defined in the Regional Official Plan, and the repairs must make the home safe or accessible and be prudent.

Table 1 summarizes the program’s eligibility criteria.

**Table 1
Eligibility Criteria**

Household Income	<p>In 2015 the income limit was \$77,269.</p> <p>The household income limit is based on the 40th percentile of the income range in York Region; this means that 40% of households have incomes below the limit.</p> <p>The household’s income is verified using the Canada Revenue Agency Notice of Assessment for each household’s members.</p> <p>Households that exceed the income limit by up to 5% may receive funding provided there are extenuating circumstances that warrant approval.</p>
Home Value	<p>In 2015 the home value limit was \$424,175.</p> <p>Indexed to affordable home ownership threshold in the Regional Official Plan, updated annually.</p> <p>The home value is verified using the Municipal Property Assessment Corporation (MPAC) statement or local municipal tax bill.</p> <p>Households that exceed the home value limit by up to 5% may receive funding provided there are extenuating circumstances that warrant approval.</p>
Allowable Repairs/Modifications	<p>The program funds work under two categories: accessibility modifications or critical repairs.</p> <p>Accessibility modifications: to accommodate a senior or person with a disability to allow them to continue to live independently in the home. Examples of accessibility modifications that have been funded include ramps, grab bars in washrooms, and conversions of bathtubs to showers.</p> <p>Critical repairs: to address critical safety issues in the home. Examples of critical repairs that have been funded include replacement of unsafe furnaces, emergency sump pump repairs, and repair/replacement of leaky roofs.</p>

In 2015, 14 of 75 applications received were ineligible, seven because their home values or household incomes exceeded the income and/or home value limits. Applicants who were ineligible because their homes exceeded the limit had home values ranging from \$466,000 to \$630,800. Applicants with incomes exceeding the limit had incomes ranging from \$77,700 to \$86,200. The remaining seven applications were ineligible as the work requested did not meet the program criteria.

Only one household exceeded the home value limit by less than 5% and had extenuating circumstances warranting approval. A member of the household was

in urgent need of accessibility modifications and their income was well below the income limit.

Accessibility modifications accounted for the largest portion of the program's budget allocation

The program has an annual budget of \$300,000. Table 2 summarizes the number of grants awarded and funds allocated under each repair type compared to 2014. The average grant awarded in 2015 was \$5,239.

Table 2
Funds Allocated by Repair Type, 2014 and 2015

Type of Repair	2014		2015	
	Grants Awarded (#)	Funds allocated (\$)	Grants Awarded (#)	Funds allocated (\$)
Accessibility	22	104,717	28	154,468
Critical	11	35,565	23	113,567
Both	2	10,000	3	14,862
Total allocated	32	\$150,282	54	\$282,897

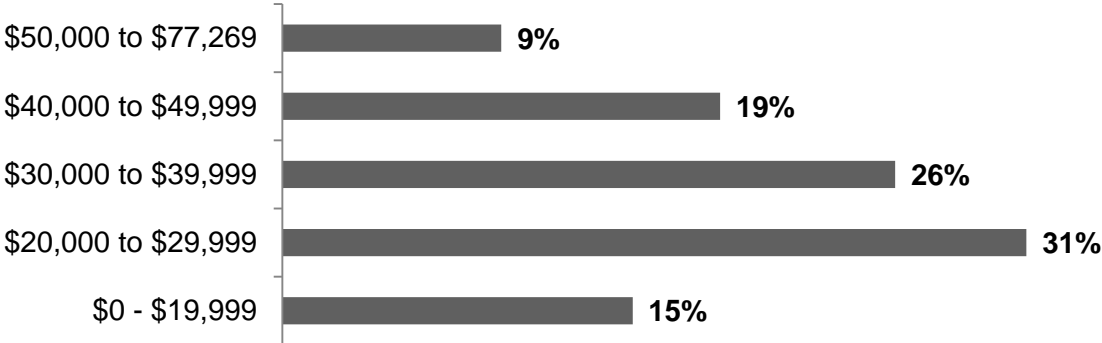
Seventy-seven per cent of clients who received funding were seniors

The program initially limited eligibility to seniors and people with disabilities. One of the 2014 Council-approved updates to the program was expanding eligibility to low- income households who are not seniors or people with disabilities. Most clients who received funding in 2015 were 60 years of age or older.

Nearly half of the 54 clients who received funding had incomes below \$30,000

Chart 1 provides a breakdown of client incomes. No clients had incomes above the income limit. As most clients who received funding were seniors, the most common sources of income were Old Age Security, Canada Pension Plan, and modest private pensions. Other clients reported receiving income from employment, the Ontario Disability Support Program, and Canada Pension Plan – Disability.

**Chart 1
Household Incomes**

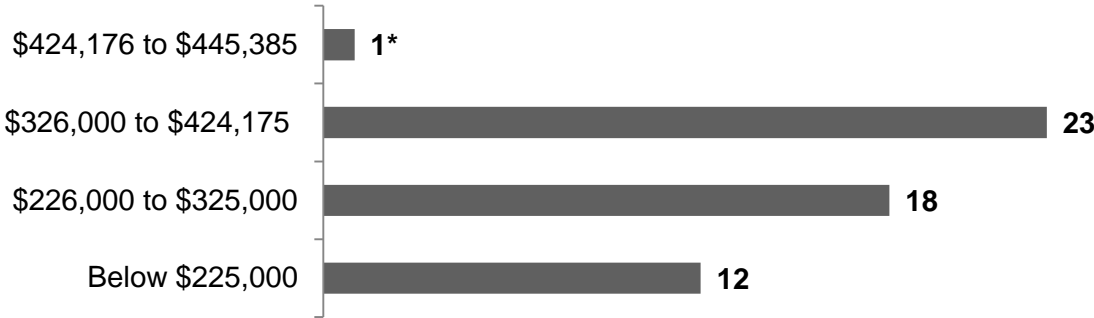


The Home Repair Program was implemented, in part, as a response to the cancelation of similar repair and modification programs. In 2012, the Canada Mortgage and Housing Corporation discontinued the Residential Rehabilitation Assistance Program and the Province cancelled the repair-funding component of the Ontario Disability Support Program, leaving homeowners with few alternatives. The Region’s Home Repair program helps meet a key trend and desire of seniors to age in place and for low-income families to remain housed, which are priorities that Regional Council has endorsed.

The median home value of clients who received funding was \$310,500

Chart 2 provides a breakdown of client home values.

**Chart 2
Client Home Values**



* Household exceeded the home value limit by less than 5% and had extenuating circumstances.

Most homeowners who received funding are still living in their homes at least a year after receiving the grant

Once the work is completed, the homeowner and the contractor submit a written declaration to the Region stating that the work has been completed satisfactorily. Regional staff reconcile these declarations against the final invoices in order to pay the contractor. Contractors are paid directly by the Region to ensure the grant is not considered income for the client, which could otherwise impact their eligibility for other benefit programs.

Home inspections are performed for a representative sample of 10% of clients to confirm that the work was completed. All of the homes inspected to date met program requirements.

Clients are asked to complete a survey to determine if the program achieved its intended objective of helping residents to remain in their homes. The survey also asks about their experience participating in the program. Highlights of the survey completed by clients who received funding in 2013 and 2014 include:

- 88% of respondents reported that they are still living in their home at least one year after they received the grant; and
- 85% of respondents either strongly agreed or agreed that it was easy to understand the program rules and payment process.

A few survey respondents commented that the decision timelines were too long, particularly if the work required was time-sensitive. Moving to a continuous intake model has helped to address these concerns. Staff continue to monitor the program.

Link to key Council-approved plans

The Home Repair Program advances Regional Council's housing related goals. Vision 2051 includes a goal to ensure "appropriate housing for all ages and stages," and specifically identifies objectives of housing choices that match the needs of residents, and housing that supports health and sustainability.

The Home Repair Program supports home ownership affordability, one of four goals of the Region's 10-year Housing Plan.

5. Financial Implications

The Home Repair Program has an annual budget of \$300,000

Housing Services staff allocated 94 per cent of the program's budget in 2015.

The current budget is adequate to meet program demand. Once funds for a given year have been fully allocated, subsequent eligible applications received will be deferred to the following year. The program budget will be managed to ensure some funds are available towards the end of the budget year to accommodate urgent requests for emergency repairs and/or accessibility modifications. Should there be greater demand in future, staff will request Council approval of additional funds.

6. Local Municipal Impact

Applicants from eight local municipalities received funding in 2015

The program served clients in eight local municipalities; no King Township residents applied. Georgina and Markham accounted for the largest proportion of clients (see Chart 3).

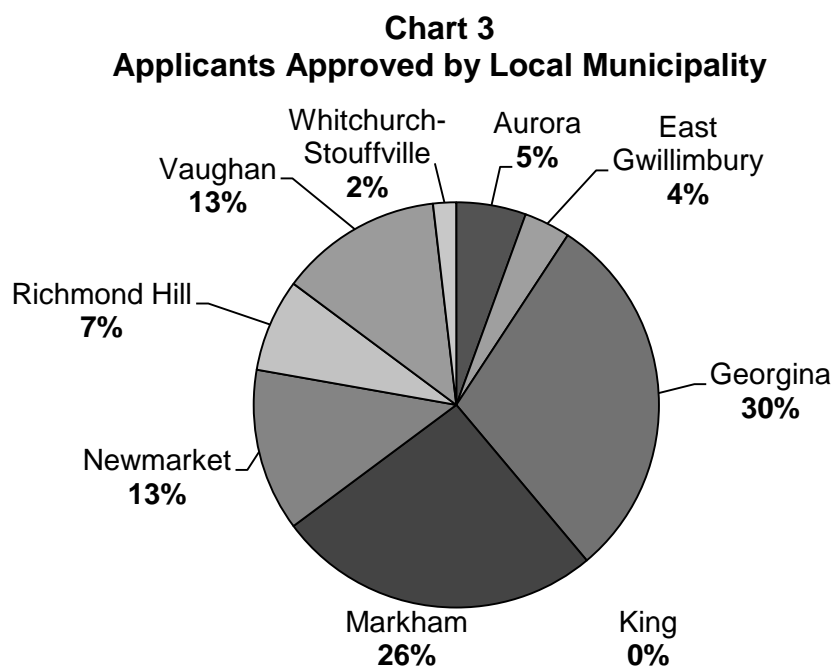


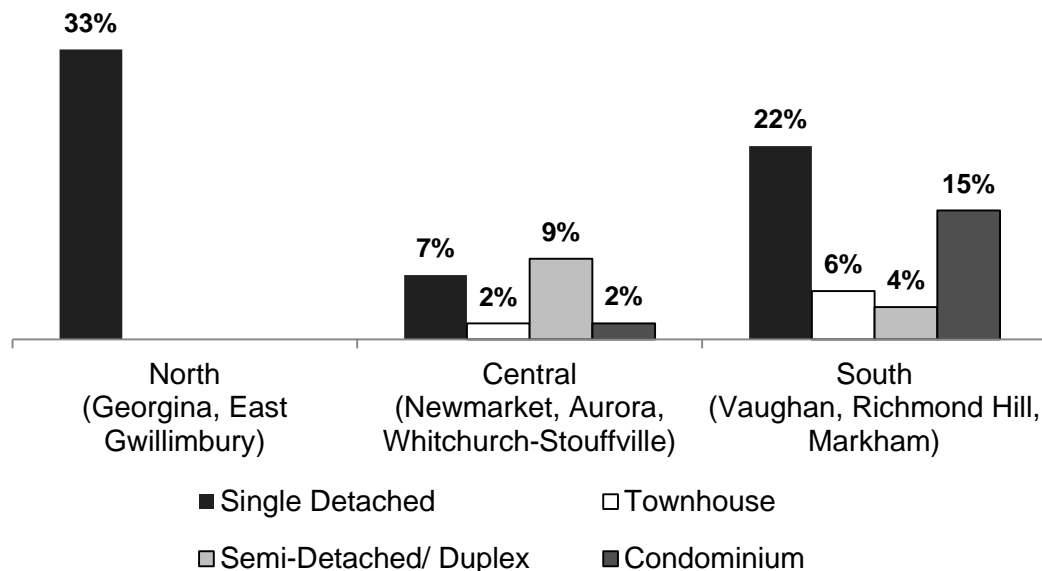
Table 3 provides a breakdown of the number of grants awarded and funds allocated by local municipality.

Table 3
Funds Allocated by Local Municipality

Local Municipality	Grants Awarded	Funds Allocated (\$)	% of Budget Allocation
Aurora	3	12,275	4%
East Gwillimbury	2	8,007	3%
Georgina	16	97,974	34%
Markham	14	57,241	20%
Newmarket	7	38,802	14%
Richmond Hill	4	21,390	8%
Vaughan	7	39,708	14%
Whitchurch-Stouffville	1	7,500	3%
Total allocated	54	\$ 282,897	100%

The program has assisted households with all housing types, including single-detached homes, townhouses, and condominium units. Chart 4 shows the distribution of clients by location and housing type.

Chart 4
Client Locations and Housing Types



7. Conclusion

In 2015, the Home Repair Program assisted more than 50 households with grants to complete accessibility and critical repairs to enable them to remain in their homes. Updates to the program helped to broaden the range of clients served while operating within the program budget.

For more information on this report, please contact Rick Farrell, General Manager, Housing Services at ext. 72091.

The Senior Management Group has reviewed this report.

March 10, 2016

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Accessible formats or communication supports are available upon request.