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A Pathway Out of Poverty

The City of Toronto's Housing Allowance Program – A Review

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**Final Report
March 2018**

Acknowledgement

This report is the result of a collaborative process, commissioned by the Shelter, Support and Housing Administration of the City of Toronto, and executed by SHS Consulting. The work would not have been possible without the collective contributions of the following teams:

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The consulting team would like to thank all the focus group and survey participants who took the time to share their knowledge, insights, ideas, and enthusiasm with us over the course of this project. Without your input, this report would not be what it is today.

Contents

EXECUTIVE SUMMARY	I
1.0 INTRODUCTION	1
1.1 Background	1
1.2 Project Rationale and Research Objectives.....	2
1.3 Research Questions and Lenses of Analysis.....	2
1.4 Approach and Methodology.....	3
2.0 CONTEXT	5
2.1 Program Description.....	5
2.2 Policy Context	8
3.0 HOUSING ALLOWANCE PROGRAM PARTNERS AND ADMINISTRATION.....	11
3.1 Program Administration	11
4.0 PROGRAM ANALYSIS.....	15
4.1 Program Cost	15
4.2 Demographic Profile of Program Participants	16
4.3 Program Participant Journey	20
5.0 RECOMMENDATIONS	31
5.1 Moving Forward.....	33
6.0 DATA QUALITY AND LIMITATIONS.....	35
7.0 BIBLIOGRAPHY	36
8.0 APPENDICES	42

Executive Summary

Since 2005, the City of Toronto has maintained seven housing allowance programs. Currently the City maintains two programs funded through the Investment in Affordable Housing program and the Social Infrastructure Fund.

The Housing Stability Service Plan 2014-2019 acknowledged housing allowances are a promising new tool for the City to provide more housing stability to the homeless, vulnerable and precariously housed populations in Toronto.

This study was commissioned to better understand the City of Toronto's existing programs in terms of their reach, impact and effectiveness. The study also aimed to develop a deeper understanding of the impact housing allowances have on the people who receive them. The review and subsequent recommendations will help the City to develop better and more tailored policies and programs in the future.

Four key methodologies were used to conduct the review of the program:

- A literature review of research reports, academic publications, government reports, community-based reports, and policy documents,
- quantitative analysis of two databases with administrative program data of housing allowance recipients,
- a survey conducted among 206 housing allowance recipients with lived experience, and
- focus groups and interviews with housing allowance recipients, City of Toronto staff, Front-line caseworkers, and Provincial staff. A total of 25 individuals were engaged through this approach.

The review was guided by a project management team, comprised of City staff from the Shelter, Support and Housing Administration Division (SSHA). The team provided direction on the focus and course of the project as well as the research design. The team also assisted in identifying issues and provided input into the recommendations.

This document presents the results of the program review. It identifies the roles of the different stakeholders, outlines how the program operates, identifies where improvements can be made, and provides recommendations to be considered moving forward.

As a result of the literature review, analysis of administrative program data, the survey, and the focus groups, the following key observations were made:

General observations:

- The housing allowance programs are successful at providing housing stability to some of Toronto's most vulnerable populations
- A pro-active response of investing in housing allowances for vulnerable individuals is more cost effective than reactive responses such as additional shelter beds.
- Due to insufficient human resources dedicated to the program, the City has not been able to implement clear administrative processes and data collection procedures, nor has it had the opportunity to formally engage with landlords providing housing to program participants.

Observations about program participants:

- Non-senior singles without dependents made up the largest proportion of all program participants, followed by households with dependents and couples without dependents.
- Program participants were, on average, more than six years older than the average age of Torontonians.
- Non-Caucasian ethnicities and Indigenous or First Nation peoples were overrepresented in the housing allowance program while Caucasian ethnicities were underrepresented.
- The majority of program participants obtained their income from government benefits.

Observations about the experience of program participants:

- Program participants found the application process challenging, particularly if they did not receive a high level of support from a front-line worker.
- Those who were homeless but did not meet the definition of chronic homelessness were excluded from the program, leaving many vulnerable individuals in their current situation.
- Applicants who were not housed were required to secure a tenancy prior to receiving the allowance. This added a barrier as many landlords were not aware of the program and/or were likely to discriminate against certain population groups.
- Most program participants experienced positive non-housing impacts such as positive impacts on their physical and emotional health, education, ability to access counselling and other healthcare services, and connection to friends and family.
- The annual renewal process was identified as confusing and challenging for program participants without additional supports.

The following recommendations were developed to address some of the identified problems:

- Develop a centralized application process to facilitate better data collection and provide more clarity to applicants.
- Create a centralized access point for obtaining program information to simplify the application and renewal process for program participants. This access point should include a phone number monitored by a live person as well as an email address for program participants and front-line workers with access to computers.
- Provide an information packet on an annual basis as part of the application and renewal package with a simplified and user-friendly illustration of the entire program process, including the roles of different stakeholders, who to contact when issues occur, and the rights and responsibilities of program participants. This information should also be available on a City of Toronto website for easy access.
- Provide additional training for front-line staff and implement standardized data collection protocols to ensure data accuracy and the ability to undertake a more thorough analysis of need.
- Develop and implement an improved process for sharing data among City and Provincial partners.
- Consider advocating to the Province of Ontario to collect additional data that can be shared, such as household income, household composition and gender.
- Require program participants to include their address, phone number and/or email address, and an emergency contact person as part of their application and annual renewal forms.
- Consider revising the requirement related to being chronically homeless for particularly vulnerable populations.
- Undertake engagement activities to provide landlords with information about the program and to build partnerships with private landlords.
- Consider allocating additional funding for the Bridging Grant provided as part of the Coordinated Access Pilot Program and ensure that these grants are accessible to all eligible housing allowance applicants.
- Ensure that the amount of housing allowance provided takes into account the household size and total household income.
- Consider revising the renewal process to exempt program participants who have just been accepted into the program from renewal requirements.
- Consider allocating staff resources specifically for this program, including leading the landlord engagement activities.

Implementing these recommendations would require working collaboratively with all program stakeholders, including the Province, front-line workers, and landlords.

1.0 Introduction

1.1 Background

The Shelter Support and Housing Administration (SSHA) is a division of the City of Toronto that coordinates housing and homelessness services in partnership with community agencies. The goal of these services is to prevent and end homelessness through various initiatives.

The Housing Opportunities Toronto Action Plan (HOT Plan), adopted by Toronto City Council in 2009, sets a goal to help 70,000 households with high rent burdens and add 10,000 new affordable housing units to the City's housing stock by 2020. However, between 2010 and 2017 these targets were not achieved.

Between 2012 and 2017, the average number of completions was 437 affordable units per year¹. By 2020, the City expects to be 5,487 units short of its 10,000-unit goal². Meanwhile, the centralized wait list for affordable housing has grown by 35.6% since 2010 to 90,141 active households.

Increasing rents in the private sector and insufficient completions of new affordable rental housing, have caused a growing number of households in Toronto to be precariously housed. To address this, City Council approved the Housing Stability Service Plan 2014-2019 (HSSP). This plan aims to: “enable vulnerable residents to access suitable housing, remain in their homes longer and improve their well-being through a range of supports.”

In line with the HSSP directions, the SSHA developed a Housing Stability Research Agenda in collaboration with community partners. A point of interest on the agenda is the potential for housing allowances.

Since 2005, the SSHA has managed seven housing allowance programs. The current program is funded through the Investment in Affordable Housing Program (IAH) and the Social Infrastructure Fund (SIF). The program provides \$250, \$400, \$500 or \$600 allowances, which recipients can use to make housing more affordable. In July 2017, 4,537 households in the City of Toronto were receiving such an allowance.

¹ City of Toronto (2017), Affordable Housing Office 2017 Mid-Year Report. Retrieved from: <https://www.toronto.ca/wp-content/uploads/2017/11/8e82-AHO-Summary-for-HOT-TargetsCompletions-September-2017-Final.pdf>

² City of Toronto (2017), Affordable Housing Office 2017 Mid-Year Report. Retrieved from: <https://www.toronto.ca/wp-content/uploads/2017/11/8e82-AHO-Summary-for-HOT-TargetsCompletions-September-2017-Final.pdf>

1.2 Project Rationale and Research Objectives

The HSSP acknowledged housing allowances are a promising new tool for the SSHA to provide more housing stability to homeless, vulnerable and precariously housed populations in Toronto.

Toronto's housing allowance program has grown significantly since 2005, and to accommodate future growth, the SSHA is developing a housing allowance policy framework. The framework is expected to improve the experience of existing and new program participants.

This study was commissioned to better understand the City of Toronto's existing program in terms of its reach, impact and effectiveness. The study also aimed to develop a deeper understanding of the impact the housing allowances have on the people who receive it. This will help the SSHA develop better and more tailored policies and programs in the future.

1.3 Research Questions and Lenses of Analysis

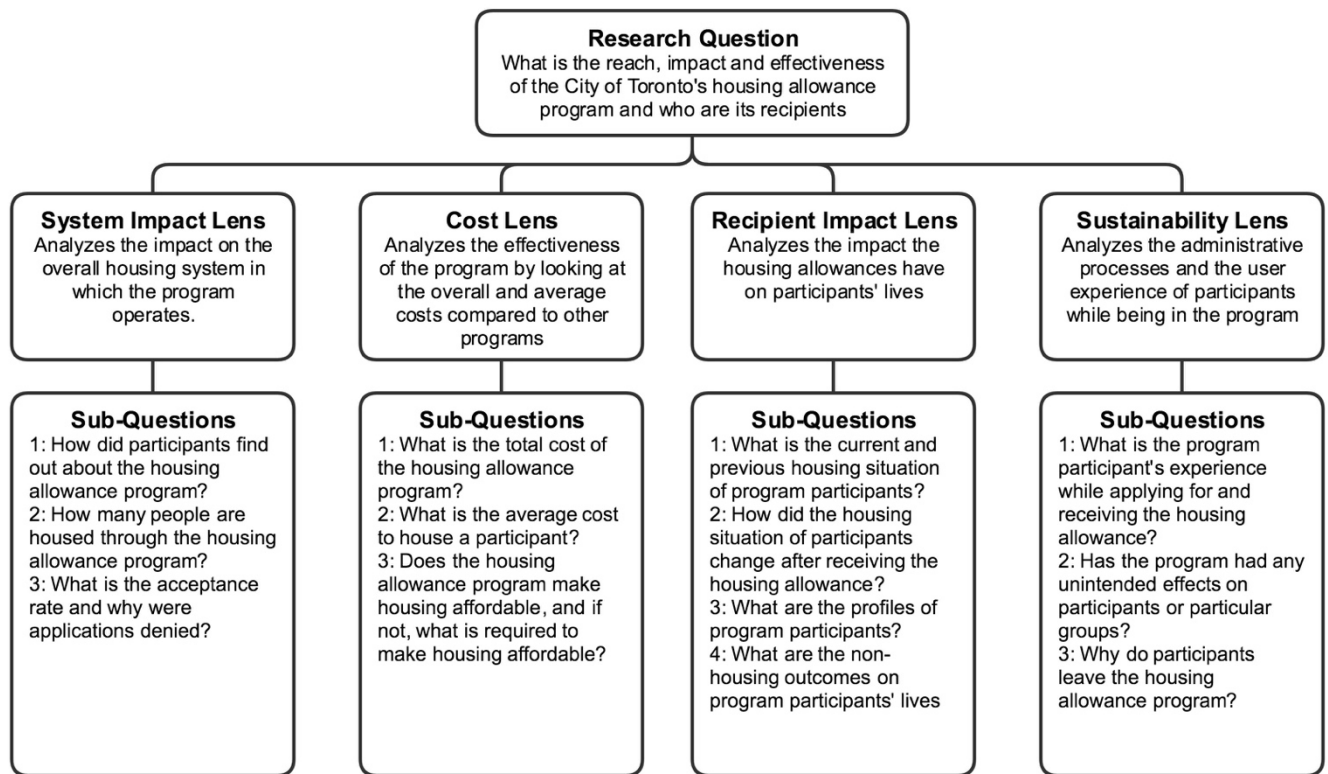
The overall research question was:

What is the reach, impact and effectiveness of the City of Toronto's housing allowance program and who are its recipients?

In addition, a set of sub-questions were developed. These questions were guided by the different lenses of analysis discovered in the literature review for evaluating a housing allowance program. The sub-questions and lenses of analysis are explained in the figure below³.

³ To obtain a better understanding about how the lenses of analysis were developed, refer to Appendix A

Figure 1: Research Questions by Lenses of Analysis



1.4 Approach and Methodology

To obtain a comprehensive understanding of the housing allowance program, a staged triangular research design was adopted, combining literature and desk research with quantitative and qualitative analysis.

The research plan was designed to consist of three phases.

- Phase one was a literature review into best practices for housing allowances in Canada, North America and Europe. This allowed for the development of research questions and a research approach. An overview of the literature review can be found in Appendix A
- Phase two was an analysis of administrative program data provided by the City of Toronto. In addition, a telephone survey was conducted among housing allowance recipients. This allowed for the creation of participant demographic profiles and a better understanding of the experience of participants as they moved through the program from application to exit. A detailed report of this analysis can be found in Appendix C
- Phase three consisted of four focus groups with program participants, SSHA staff, front-line staff from shelters and social programs, and Provincial staff from the Ontario Ministry of Housing and the Ministry of Finance. These discussions helped fill remaining knowledge gaps and refine the user journey experience by

gathering input from all stakeholders involved. A detailed report of this analysis can be found in Appendix D

Due to the exploratory nature of the study, the City played an active role in the design of the data collection methodologies. To incorporate the City's input, an inductive approach founded in Grounded Theory was taken. Grounded Theory assumes data collection and analysis are not separate processes but occur simultaneously, referring back to each other to reveal valid conclusions⁴. This allows for readjustments of data collection methodologies during the course of the study and provided the City opportunities to give feedback and suggestions to the study approach. To incorporate the City's input, the end of each data collection phase was followed by an analysis of the collected information. The findings were discussed with the SSHA, which allowed for continuing feedback and adjustments in the research methods and design at the onset of each data collection phase.

4 B.Glaser & A.Strauss 1967, The Discovery of Grounded Theory

2.0 Context

This section briefly describes the housing allowance program, and the policy context in which it operates.

2.1 Program Description

The housing allowance program in its current form is called the Toronto Transitional Housing Allowance Program – Extension (TTHAP-E). It is funded through the IAH program by the Province of Ontario and administered by the City of Toronto. In addition, there is also a second, smaller housing allowance program, funded through the Social Infrastructure Fund (SIF).

The housing allowance program differs from rent supplement or rent-geared-to-income programs, because the subsidy is attached to the person and not the housing unit. This allows for greater flexibility for the participant to find housing that suits their needs in the community. The current available allowances are \$250, \$400, \$500 or \$600 per month. Allowances are generally paid to the participants, but in some instances, payments are made directly to the landlord.

Participating in the program generally does not affect the place of the participant on the centralized waiting list (CWL) for rent-geared-to-income (RGI) housing. However, because participation leads to housing, a participant will lose any priority status they might have had.

Since the housing allowance program is primarily funded through the IAH program, the future of TTHAP-E is currently tied to the timelines of the IAH program. New applications will be accepted until March 31st 2020 and funding ends on March 31st 2024 if the IAH program is not extended or replaced.

2.1.1 Eligibility

Individuals or families are eligible for a housing allowance if they fall into one of the target groups identified by the City of Toronto, and meet all of the Provincial requirements.

Target groups are identified on an annual basis by the City of Toronto through its Program Delivery and Fiscal Plan (PDFP) which is submitted to the Province. The exception is survivors of domestic violence as this is a specific target group identified by the Province in the Long Term Affordable Housing Strategy.

The City's target groups for 2018 are⁵:

- Priority households at risk of homelessness on the centralized wait list for rent-geared-to-income housing such as seniors and large families.
- Individuals or families experiencing chronic homelessness (i.e. who are homeless for at least six consecutive months)
- Survivors of domestic violence.
- Residents in subsidized units with expiring operating agreements (Pilot stream)

The table below shows the distribution of the different target groups across the TTHAP-E and SIF programs. The largest two groups are households experiencing homelessness or precariously housed households at risk of homelessness. Survivors of domestic violence (3.7%) and residents in units with expiring operating agreements (0.5%) represent a smaller proportion of program participants.

Table 1: Distribution of categories in the two allowance programs

Distribution of target categories in the 3 allowance program	Total	TTHAP-E	SIF
Individuals and families experiencing homelessness	29.9%	29.4%	34.4%
Priority households at risk of homelessness on the centralized wait list for rent-geared-to-income housing	65.9%	65.9%	65.6%
Survivors of domestic violence ⁶	3.7%	4.2%	0.0%
Residents in units with expiring operating agreements	0.5%	0.6%	0.0%
Total	4,537 (100%)	4,089 (100%)	448 (100%)

Source: Provincial Program Database

While target groups can change yearly, existing participants can continue to renew their allowance, as long as they continue to qualify under the Provincial program requirements.

To qualify under the Provincial requirements, participants must:

- Be a Canadian citizen, or a
 - a) permanent resident
 - b) applicant for permanent residency,
 - c) refugee, or
 - d) a refugee claimant

⁵ City of Toronto, 2018, Subsidized Housing & Housing Benefits. Retrieved from: <https://www.toronto.ca/community-people/employment-social-support/housing-support/subsidized-housing-housing-benefits/>

⁶ It should be noted that while the intent is that survivors of domestic violence cannot be identified, filtering the data in the provincial database resulted in the ability to identify this group.

- Live in the City of Toronto
- Have the previous year's income tax return completed and submitted to the Canada Revenue Agency (CRA)
- Not receive rent-geared-to-income assistance
- Not have arrears with a social housing provider, or have arrears with a repayment plan in good standing
- Not own a home suitable for year-round occupation
- Pay a rent that is lower than 30% above the Average Market Rent (see table below):
- Have a before tax household income that is below the household income limit for Toronto (see table below)⁷:

Table 2: Household income and maximum rent by household size

Household Size	Max. gross income per year	Max. rent per month
1 household member	\$39,500	\$1,412
2 household members	\$44,500	\$1,412
3-4 household members	\$52,500	\$1,678
5-6 household members	\$61,500	\$2,094
7+ household members	\$70,500	\$2,426

Source: City of Toronto 2018

2.1.2 Application and Admission

There are two administrative streams through which an applicant can apply for a housing allowance. Survivors of domestic violence can contact Housing Connections, a City of Toronto agency that manages the centralized wait list. Other interested individuals and households have to submit an application for housing to the centralized wait list and ensure their contact information is up to date. The City regularly contacts households in target groups with an invitation to apply. Lastly, front-line workers, such as shelter and employment case workers, have the ability to invite individuals and households to apply. After a short pre-assessment conducted by the City, applications are forwarded to the Ontario Ministry of Finance⁸.

Participants who are homeless are required to secure a tenancy first before submitting their application form. To prove a tenancy was secured, applicants are required to provide a signed lease or a letter of intent from the landlord to house the participant. The application is then processed by the Ministry of Finance, who verifies the applicant's income and general eligibility.

Once an application is approved, funding commences and transfers are made by the Ministry of Finance. The allowance is usually transferred monthly to the tenant but in

⁷ City of Toronto, 2018, Subsidized Housing & Housing Benefits. Retrieved from: <https://www.toronto.ca/community-people/employment-social-support/housing-support/subsidized-housing-housing-benefits/>

⁸ See appendix E

some situations, directly to the landlord. For a detailed description of the program's administrative procedures please see Section 4.0 of this report.

2.1.3 Bridging Grant

Applicants who apply through the Coordinated Access Pilot Program⁹ stream can apply for a bridging grant. The bridging grant was designed for vulnerable applicants who face barriers securing a tenancy. The grant usually covers the deposit for first and last month's rent but could also be used for other costs associated with moving into a new apartment. The maximum amount per eligible participant is \$2,500. The bridging grant is funded and administered by the City of Toronto.

2.1.4 Waiving Income Verification

In some cases, applicants have not filed their income taxes for a number of years. This occurs frequently among applicants who have been chronically homeless for a number of years. Without income data, the Province cannot verify program eligibility. To make sure these applicants can still participate, the City can ask the Province to waive the income verification component of the eligibility assessment. Once an applicant is accepted into the program, their income will be verified the following year as part of the annual renewal process.

2.1.5 Annual Renewal

To continue receiving a housing allowance, program participants need to confirm their eligibility on an annual basis by submitting a renewal form to the Ministry of Finance and submit their income taxes. If income taxes have not been filed, the Ministry of Finance cannot verify household income, which leads to instant ineligibility.

The Ministry of Finance mails the renewal application forms to program participants in July of each calendar year.

2.2 Policy Context

A wide range of local, Provincial and Federal policy and funding programs influence the delivery of the housing allowance program. These policies and programs are summarized below.

2.2.1 Federal and Provincial Funding Programs

Investment in Affordable Housing Program

The Investment in Affordable Housing (IAH) Program is an agreement between the federal government and the Province of Ontario that provides \$1.2 billion in funding to

⁹ See Section 3.0 for more information on the Coordinated Access Pilot Program

create new or maintain existing affordable housing stock. Each year Service Managers, such as the City of Toronto, submit a Service Delivery Plan which contains an operating component. Through the operating component, Service Managers can apply for new or continued housing allowance funding.

Social Infrastructure Fund

The Social Infrastructure Fund (SIF) is a funding program initiated by the federal government and cost matched by the Province of Ontario. The program invests in Indigenous communities, early learning and childcare, home care, cultural and recreational infrastructure and affordable housing.

The affordable housing component of the fund totals \$640 million and is delivered through the IAH program. The Social Infrastructure Fund, combined with existing IAH funding, totals \$1.9 billion in Ontario.

National Housing Strategy

In 2017, the federal government announced a ten-year national housing strategy which will impact the housing allowance program moving forward. Between 2017 and 2027, the strategy commits to a total investment of \$40 billion geared to maintaining 300,000 existing, and creating 100,000 new affordable housing units. In ten years, chronic homelessness will be reduced by 50% and a total of 530,000 households will be taken out of core housing need.

The strategy also includes a national housing benefit program. This is a portable housing allowance available to 300,000 Canadians. The program will provide an average allowance of \$2,500 a year, which recipients can use to reduce their cost of housing. While this strategy was not in place at the start of the Toronto Housing Allowance Program, it may impact the program moving forward.

2.2.2 Provincial Policy Context

Housing Services Act. 2011

The Housing Services Act establishes the Provincial and municipal role for funding and delivering affordable housing programs. It establishes the City of Toronto as a Service Manager responsible for addressing the housing needs in the community.

Ontario's Poverty Reduction Strategy

The Ontario Poverty Reduction Strategy is a five-year strategy running between 2014 and 2019. The strategy aims to break the cycle of poverty and includes a goal to eliminate chronic homelessness in ten years by 2025. The target will be achieved through the execution of The Long Term Affordable Housing Strategy - Update released in 2016.

Long Term Affordable Housing Strategy - Update

The Long Term Affordable Housing Strategy - Update is a ten-year plan which outlines the Province's priorities to address affordable housing and homelessness between 2016 and 2026. The strategy includes a goal to eliminate homelessness by 2025 and a priority to introduce a framework for a portable housing benefit. As part of the development of the framework, a \$17 million pilot project targeting survivors of domestic abuse has been implemented.

2.2.3 City of Toronto Policy Context

Housing Opportunities Toronto Action Plan: 2010-2020

The Housing Opportunities Toronto Action Plan (HOT), which was approved by Council in 2009, is the ten-year Housing and Homelessness Strategy for the City of Toronto. The Plan guides the work and investment decisions of the City related to housing in partnership with the Provincial and federal governments.

The plan includes a target to create 10,000 new affordable housing units and help 70,000 households with high rent burdens by 2020.

Housing Stability Service Planning Framework 2014-2019

The Housing Stability Service Planning Framework, which was approved in 2013, is a five-year plan that builds on the policy directions outlined in the HOT Action Plan. The framework includes seven strategic directions to improve housing stability for vulnerable Toronto residents. One of the strategic directions is to create more housing opportunities by implementing a permanent housing allowance program to help address housing affordability challenges in the community.

3.0 Housing Allowance Program Partners and Administration

This section describes the administrative structure of the housing allowance program and the role each stakeholder plays to ensure the program is delivered successfully.

3.1 Program Administration

The housing allowance program is administered by the Province of Ontario and the City of Toronto. As the Service Manager, the City of Toronto works together with partners, such as case workers, employment counsellors, and shelter support staff (front-line workers), to ensure applicants and program participants receive the services and supports they need to be successful in the program.

3.1.1 Program Administrative Structure

From an administrative perspective, the housing allowance program has three stages. The pre-application stage, the application stage and the post-application stage¹⁰. The City manages the pre-application stage, while the Province oversees the application and post-application stage.

Pre-application Stage

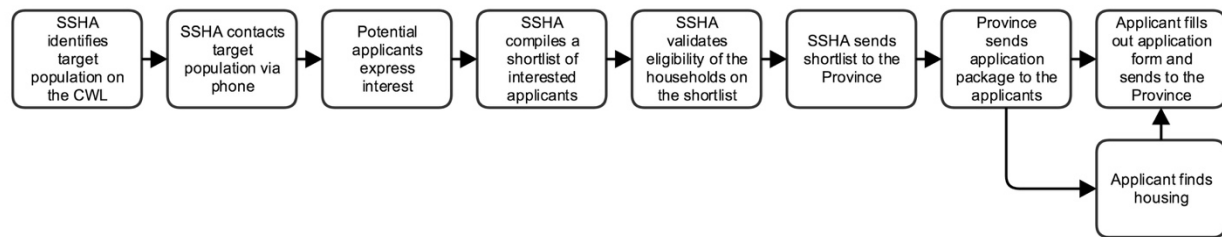
In the pre-application stage, applicants are invited to participate in the program, are checked for eligibility, find housing, and submit an application form. The pre-application stage has two administrative streams: the Access to Housing stream and the Coordinated Access Pilot Program stream. Applicants for both the TTHAP-E and the SIF programs go through one of these two administrative processes, depending on the target group to which they belong.

The Access to Housing stream was designed for households on the centralized wait list who are precariously housed or at risk of homelessness. The Coordinated Access Pilot Program stream was designed for target populations who are chronically homeless and without contact information.

The following figure shows the pre-application process within the Access to Housing stream.

¹⁰ For an overview of the entire administrative structure see Appendix L

Figure 2: Pre-application process - Access to Housing Administrative program administrative stream



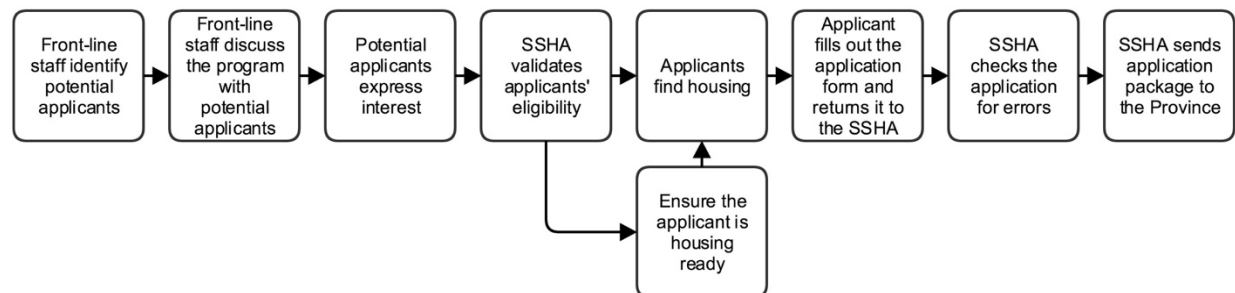
The Coordinated Access Pilot Program administrative stream was designed to be accessible to vulnerable applicants who might be chronically homeless or without a permanent address. The administrative stream provides significantly more support to applicants while they apply for a housing allowance.

Instead of calling applicants, front-line workers from referral agencies such as shelters and employment services identify potential applicants among their clients. When a client expresses interest, the front-line worker will notify the City who will perform an eligibility check with the information provided by the applicant and front-line workers. The front-line worker will continue to guide the applicant through the application process by ensuring they are housing ready. This may involve helping applicants obtain a Social Insurance Number (SIN), file taxes, or notify the City that income verification should be waived. At this stage, applicants can also apply for the bridging grant which is only available to applicants in the Coordinated Access Pilot Program administrative stream. Once an applicant is housing ready, they can search for a dwelling. Front-line workers might assist during this stage as well by helping applicants to find a suitable unit and by explaining the housing allowance program to landlords.

Once a tenancy is secured, front-line workers assist applicants to fill out the application forms and submit these to the City. The City undertakes a pre-assessment then sends the application to the Province.

The following figure shows an overview of the Coordinated Access Pilot Program Administrative Stream.

Figure 3: Pre-application process - Coordinated Access Pilot Program administrative stream



Application Stage

The Province verifies the applicant's eligibility based on a set of criteria; then, if eligible, commences with the transfer payments for the housing allowance.

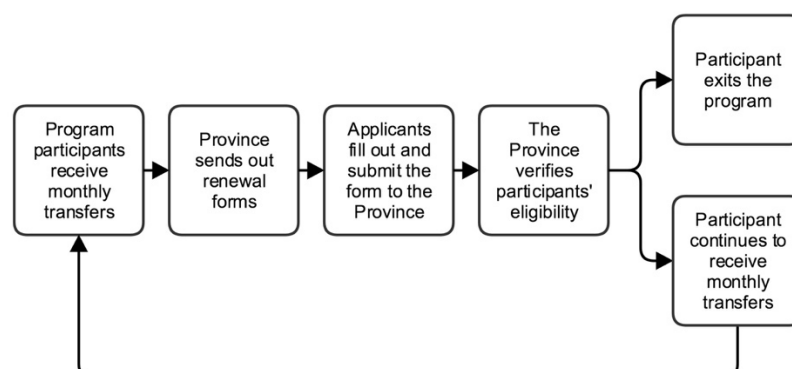
Figure 4: Application Stage



Post Application Stage

Once a participant enrolls into the program, they will continue to receive the housing allowance as long as they meet the Provincial program requirements through annual renewals which are managed by the Province. The renewal process occurs in July of every year and program participants are required to complete and submit all necessary documents before August.

Figure 5: Post Application and Renewal Process



3.1.2 Data Management

Most of the program participant data is collected from the application and re-application forms submitted to the Province. The Province stores the data in Provincial databases it maintains for each Service Manager in Ontario administering housing allowances under the IAH program. A summary report is shared with the City of Toronto on a monthly basis to allow for an analysis of the program's performance. Due to data sharing agreements, the Province is not able to share all the information it collects. For example, the Ministry of Finance has agreements in place with the Canada Revenue Agency (CRA) to access household income information. This allows the Province to see if participants are eligible for a housing allowance but this data cannot be shared.

In addition to the Provincial database, the City also collects its own data from program participants. The City does this as part of the Coordinated Access Pilot Program stream to be able to evaluate the pilot. It allows the City to collect data that is not captured in the Provincial database, such as gender, family status, income and income source. The

data collected by the City of Toronto cannot be added to the Provincially administered database and remains at the Service Manager level.

4.0 Program Analysis

The following section provides an analysis of the housing allowance program performance. The purpose of this section is to understand the cost of the housing allowance program, develop demographic profiles of program participants, and understand the participant journey through the housing allowance program from beginning to end.

4.1 Program Cost

There were 4,537 recipients of a housing allowance in Toronto in June 2017. Based on the number of participants, the projected cost of the housing allowance program was \$16,301,725 per year. This means an average annual cost per participant of \$3,600 or \$300 per participant per month.

When looking at the cost of the program, the most important observation is that the preventative cost incurred by providing housing is significantly less than the cost of an emergency response through a shelter bed. In June 2017, there were 1,354 participants in the program who were homeless at the time of their admission. The yearly cost to maintain a shelter bed in Toronto was estimated at \$27,000 per year¹¹. This is significantly more than the cost of providing a housing allowance (\$3,600 per year).

It is important to note these numbers do not take into account the staffing costs to administer the housing allowance program or any bridge grants the City may provide. However, they also do not consider the pathway out of poverty which a housing allowance creates and the associated savings on healthcare costs which can be achieved¹².

When comparing costs, the housing allowance program is more cost efficient than the rent-geared to income (RGI) housing subsidy. On average, an RGI subsidy is \$613 per month¹³ compared to \$300 for a housing allowance. However, it is important to note that RGI subsidies are deep subsidies tied to units that make housing affordable at 30% of gross monthly income. The current housing allowance program does not aim to achieve affordability at 30% of a household's income. Instead, it aims to provide housing as soon as possible. As a result, and as discussed in the following sections, in some cases, housing allowance program participants are still paying more than 30% of their income for housing costs.

11 City of Toronto 2017. Quick facts about homelessness and social housing in Toronto. Accessed from: <https://www1.toronto.ca/wps/portal/contentonly?vgnextoid=f59ed4b4920c0410VgnVCM10000071d60f89RCRD&vgnextchannel=c0aeab2cedfb0410VgnVCM10000071d60f89RCRD>

12 Gaetz 2012. The real cost of homelessness: Can we save money by doing the right thing? Accessed from: http://homelesshub.ca/sites/default/files/costofhomelessness_paper21092012.pdf

13 Province of Ontario 2017. Long-Term Funding For Affordable Housing. Accessed from: <http://www.mah.gov.on.ca/Page10444.aspx>

4.2 Demographic Profile of Program Participants

The following section describes the four demographic profiles which were identified through the data analysis. These are: singles without dependents, couples without dependents, couples with dependents, and singles with dependents

The profiles were based on the Provincially administered database for the housing allowance program (n = 5,131) and the survey conducted among program participants (n = 206). Although the Provincial database provided information on all participants, the data was not sufficient to develop complete demographic profiles. The survey was designed to fill the gaps in this data.

The Coordinated Access Pilot Program database administered by the City was only used in the analysis as a reference point for verification. This was due to data issues identified in the database. The Coordinated Access Pilot Program database only includes 2017 data points and does not provide information on participants who entered the program through the Access to Housing administrative stream¹⁴. As such, it would not have provided an accurate picture of all program participants.

4.2.1 Gender

Men made up over half (52.9%) of housing allowance recipients, while women made up 44.6%. Those identifying as transgender accounted for 2.4% of program participants. The number of transgender program participants is higher than that seen in the general population. Studies conducted in the United States show 0.5 to 2.0% of the population identifies as transgender^{15,16}.

Compared to Toronto's homeless population there was a high percentage of females among program participants. The 2013 Street Needs Assessment data showed 64.3% of the homeless population identified as male and 32.9% as female. The more balanced gender distribution among housing allowance program participants can be partly explained by the focus of the program on survivors of domestic violence¹⁷.

When household composition was cross-referenced with gender distribution, the data showed that single men and women without dependents aged 15 to 64 years made up the majority (65.5%) of program participants. Other groups that were identified were couples without dependents, couples with dependents and singles with dependents.

¹⁴ For more information see Appendix I

¹⁵ Conway 2002. How Frequently does Transsexualism Occur? Accessed from: <http://www.conseil-lgbt.ca/wp-content/uploads/2013/12/How-Frequently-Does-Transsexualism-Occur.pdf>

¹⁶ Gates 2011. How many people are lesbian, gay, bisexual and transgender? Accessed from: <https://williamsinstitute.law.ucla.edu/wp-content/uploads/Gates-How-Many-People-LGBT-Apr-2011.pdf>

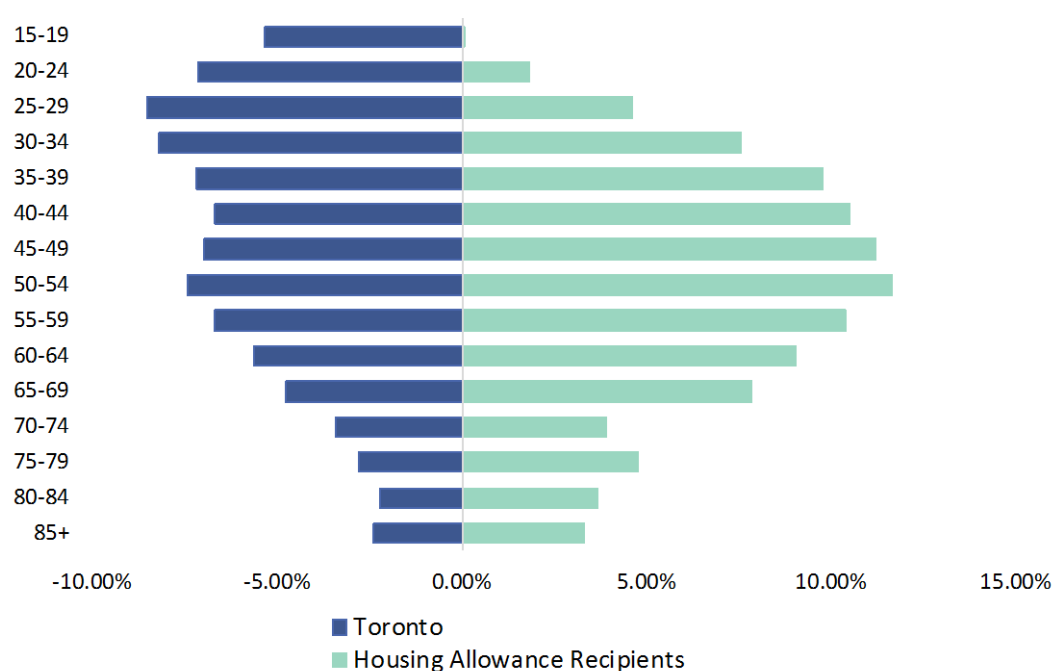
¹⁷ It should be noted that while the intent is that survivors of domestic violence cannot be identified, filtering the data in the provincial database resulted in the ability to identify this group.

4.2.2 Age

When looking at age, the data showed 62.5% of housing allowance recipients were between 35 and 64 years old. The average age among housing allowance recipients was 52.5 years old. This was significantly older than the average age of Toronto's homeless population, which was 42 years old in 2013. It was also older than the average age of the population over the age of 15 in the City of Toronto, which was 46 years old in 2016¹⁸.

Compared to the general population, youth (aged 15 to 24 years) were underrepresented among program participants. While this can be partially explained by the fact that many youth still live with their parents, data from the 2013 Toronto Street Needs Assessment showed 8.6% of Toronto's homeless population were youth compared to 1.9% among housing allowance program participants. Focus group participants suggested that the underrepresentation of youth can also be partially explained by the fact that youth shelters only started participating in the program in 2017 and, as such, have not had the chance to fully take advantage of this opportunity for their clients.

Figure 6: Age distribution of housing allowance participants compared to the City of Toronto; 2017



Source: Statistics Canada Census Community Profiles 2016 and Provincial Program Database 2017

¹⁸ Statistics Canada 2016: Toronto Census Profile, 2016 Census. Accessed from: <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CD&Code1=3520&Geo2=PR&Code2=35&Data=Count&SearchText=Toronto&SearchType=Begin&SearchPR=01&B1=All&TABID=1>

4.2.3 Individuals with Disabilities

Similar to youth, another underrepresented group identified by City staff during focus group discussions, were people with physical disabilities and/or mobility challenges. It was noted that units in the private secondary rental market¹⁹, which is the stock available to most housing allowance program participants, are often not accessible to people with disabilities, creating barriers for this group to participate.

4.2.4 Immigration Status and Ethnicity

Data collected through the survey showed 46.6% of housing allowance recipients were born outside of Canada. This was in line with the 2016 Census data which showed 50.5% of Toronto residents were born outside of Canada²⁰. A total of 15.5% of survey respondents had a temporary immigration status and 9.7% identified as a refugee.

Comparing ethnicity instead of immigration status shows a different distribution. The table below shows non-Caucasians made up a significantly larger proportion of housing allowance recipients compared to the general population of Toronto. The 2016 Census showed that 48.2% of Toronto's population were of Caucasian descent compared to 19.4% among housing allowance recipients.

The survey also found First Nation and Indigenous Communities were overrepresented among housing allowance recipients. A total of 6.3% of survey respondents identified as First Nation or Indigenous. Among the general population in Toronto this was only 0.9%²¹. The Streets Needs assessment of 2013 found that among the homeless population 15.3% identified as Indigenous or First Nation.

This suggests the housing allowance program has been able to successfully reach precarious individuals among visible minorities and individuals identifying as Indigenous or First Nation.

19 The secondary rental market refers to rental housing units that are not purpose-built rental (e.g. basement apartments, rooming houses, condominium apartments, etc.)

20 Statistics Canada 2016: Toronto Census Profile, 2016 Census. Accessed from:

<http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CD&Code1=3520&Geo2=PR&Code2=35&Data=Count&SearchText=TO&SearchType=Begin&SearchPR=01&B1=All&TABID=1>

21 Statistics Canada 2016: Toronto Census Profile, 2016 Census. Accessed from:

<http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CD&Code1=3520&Geo2=PR&Code2=35&Data=Count&SearchText=toronto&SearchType=Begin&SearchPR=01&B1=Aboriginal%20peoples&TABID=1>

Table 3: Ethnicity among housing allowance recipients; 2017

Ethnicity	Housing Allowance Recipients	Toronto
Middle Eastern	19.4%	5.6%
Caucasian	19.4%	48.2%
South Asian	14.6%	13.0%
South East Asian	12.1%	21.8%
African American	10.2%	5.5%
Latin American	9.2%	4.2%
Asian (Other)	8.7%	0.2%
First Nation/Indigenous Community	6.3%	1.3%
Total	100%	100%

Source: Toronto Housing Allowance Study Survey of Program Participants and 2016 Census Community Profiles

4.2.5 Income and Income Source

Survey data showed that the yearly after-tax income of housing allowance recipients was \$13,466. Segmenting the data by household type showed singles without dependents had, on average, lower incomes. Single households without dependents are not able to pool benefits and salaries like couples and they do not qualify for other benefits accessible to people with dependents, such the Canada Child Benefit.

The survey data on income source showed a majority (61.6%) obtained their income from Ontario Works (OW) or the Ontario Disabilities Support Program (ODSP). In addition, 10.7% of survey respondents were seniors who received a pension through the Canada Pension Plan (CPP) and/or Old Age Security (OAS). More than a fifth (23.3%) listed employment as their main source of income, and 4.4% mentioned a combination of work and government benefits.

Table 4: Average Net Income by Profile

Profile	Avg. net Income Yr.	Respondents	Refused	Total
Single male 15-64	\$12,873	40	27	67
Single female 15-64	\$11,736	40	23	63
Couples without dependents	\$15,510	10	6	16
Couples with dependents	\$13,892	12	11	23
Single with dependents	\$15,207	22	5	27
Seniors (65+)	**	3	2	5
Single Transgender 15-64	**	2	3	5
Total	\$13,466	129	77	206

Source: Toronto Housing Allowance Study Survey of Program Participants

** Data suppressed due to insufficient responses

4.2.6 Summary of Profiles

The average household in the housing allowance program varied considerably from the average household in the City of Toronto. The population of housing allowance recipients could be summarized as follows:

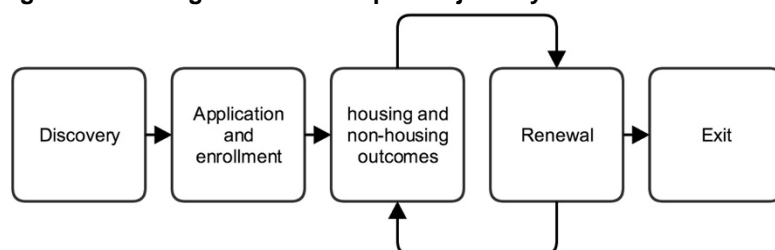
- Non-senior singles without dependents made up the largest proportion of all program participants (63.1%). Households with dependents made up almost a quarter (24.2%) while couples without dependents made up 7.7%.
- Program participants were on average, more than six years older than Torontonians over the age of 15. Most program participants (98.1%) were older than 25 years and 62.5% were between ages 35 and 64 years.
- Non-Caucasian ethnicities and Indigenous or First Nation peoples were overrepresented in the housing allowance program while Caucasian ethnicities were underrepresented.
- Average household income was significantly lower than the average household income in Toronto and the majority of program participants obtained their income from government benefits.

4.3 Program Participant Journey

This section shows an overview of the journey program participants take from application to exit.

The following figure shows the participant journey.

Figure 7: Housing allowance recipients' journey



4.3.1 Stage 1: Program Discovery

The majority of program participants received invitations to participate from the City or from caseworkers in emergency shelters. To better understand how program participants learned about the existence of the housing allowance program, the survey included a question on program discovery. The data showed that the majority (78.6%) of participants heard about the program through a referral from a social worker, a case worker at a shelter, or through an Ontario Works counsellor. A smaller proportion mentioned they found the program through the internet, posters, or outreach at a shelter²².

²² For more information, see Appendix C

No data was available on potential applicants who were invited to apply but did not submit an application. During focus groups with City of Toronto staff, it was mentioned on several occasions that applicants invited through the Access to Housing administrative stream frequently refused to participate. This could be partly explained by the limited awareness and understanding of the housing allowance program among eligible applicants.

4.3.2 Stage 2: Application and Enrollment Process

Once an applicant expresses an intention to apply, the City screens for eligibility. The system works on a "first come, first served" basis and if the applicant is eligible, they can continue the application process.

Participants in all focus groups noted an issue for individuals and households experiencing homelessness at this stage of the application. One of the requirements set by the City and Province is that applicants in the homelessness target group should be chronically homeless. This means applicants have been homeless for six months or more before they are eligible to apply. Front-line workers indicated this is problematic for vulnerable populations, particularly women, who would rather stay in unsafe conditions, such as with an abusive partner, rather than sleep rough (outside) or in a shelter.

Applicants in the Coordinated Access Pilot Program administrative stream were provided with a bridging grant if funding was still available. Focus group participants noted that without this grant, it would be very challenging for their clients to find housing.

The next step for an applicant experiencing homelessness, is to secure a tenancy. The survey data showed that half (50.5%) of program participants were not housed before they participated in the program. Focus group participants mentioned that finding a suitable and affordable apartment in Toronto is complicated. Most landlords were not aware of the housing allowance program and so were wary of accepting a program participant as a tenant. Some focus group participants also noted that landlord discrimination against certain population groups was also an issue.

“Speaking of barriers, there is so much discrimination to it [finding a suitable unit]. We need to sell the landlord on everything to convince them they will get their money” (Front-line worker)

The presence of tenant discrimination was confirmed in the survey. A total of 19.4% of survey respondents felt discriminated against by landlords while searching for an apartment. This was relatively low compared to what was mentioned in focus groups with front-line staff. Partly, this can be explained by the structure of the coordinated access pilot program stream. The most vulnerable participants enter the program through this administrative stream and frequently receive significant help with securing a tenancy from front-line staff. This could explain why participants do not always experience discrimination themselves, while their front-line worker does.

Of those who felt discriminated against, 33.0% mentioned it was a negative attitude or an unwillingness to accept a government subsidized tenant. A total of 25.0% thought they were rejected because of a landlord's fear of not getting paid.

Once a tenancy is secured, the application form is filled out and sent to the Province. In the benefit year 2016-2017, the Province processed 1,690 applications, with 436 applications (25.8%) through the SIF program and 1,254 (74.2%) through the TTHAP-E program. About 14.3% of the applications were rejected. The main reasons for rejection were exceeding income limits and paying less than 30% of income in rent.

Table 5: Application rejection reasons; 2016-2017

Primary rejection reason	Percentage
Exceeds income limits	39.2%
Pays less than 30% of income in rent	26.6%
Already receives RGI	8.6%
Unit higher than market	6.5%
Not a resident of Service Manager area	5.3%
Applied past the deadline	4.5%
Arrears with social housing provider, living in a self-contained unit, not paying rent, or shelter component	4.3%
OW/ODSP + IAH is more than rent	
Missing tax return	4.1%
Own a house suitable for year-round occupation	1.0%
Total	100.0%

Source: Provincial Program Database

Program participants and front-line workers agreed that the overall process was complicated for applicants to go through without additional supports.

“I have a disability but I am high functioning. I came out of an abusive situation and I had some issues with the application. For someone who has been homeless for 6 months, it is a hard expectation. Taxes are not really your number one priority. Stuff is getting stolen all the time...” (Program Participant)

4.3.3 Stage 3: Housing and Non-Housing Outcomes

The Housing Situation Before Program Participation

Once participants were accepted into the housing allowance program, they either moved to a new apartment (53.1% of survey respondents), or stayed in their current apartment (46.9% of survey respondents).

For those applicants without housing before entering the program, the survey found that the majority (52.0%) stayed with family or friends. A total of 33.0% stayed in shelters, and 14.0% slept rough (outside).

For those with stable housing before entering the program, the survey found that the average rent paid was \$973. According to CMHC data, this was slightly less than the average rent for a bachelor apartment in Toronto in 2017²³.

Housing Situation During Program Participation

On average, participants indicated they lived in a one-bedroom apartment. When cross referencing housing size and participant profile, the data showed that singles without dependents lived almost exclusively in rooming houses, basement apartments, and bachelor apartments. This was confirmed in focus groups by front-line workers.

Households with dependents were more likely to live in larger apartments to accommodate their family. However, survey data showed that 25.9% of singles with dependents lived in basements, bachelor units, or one-bedroom apartments, indicating this group is more likely to be under-housed²⁴.

Housing Suitability

The average unit size and average household size were compared for each participant profile to determine whether program participants were more likely to be over-housed or under-housed. To calculate average unit size, the units were put on a scale. Each type of housing received a score on this scale²⁵.

It was found that, on average, 1.6 persons lived in a one- bedroom apartment. When broken down by participant profile, the data showed single males, single females, couples without dependents, and couples with dependents were on average adequately housed according to the City of Toronto occupancy standards for over- or under-housing²⁶.

Singles with dependents had the highest probability of being under-housed. The average bedroom size in this group was 1.5, while a minimum of 2 would be necessary to meet the City's guideline.

Location

In terms of location, the data showed program participants were more likely to live outside the downtown core of Toronto. A postal code analysis of the Provincially administrated database showed that only 26.5% of program participants lived in the downtown core (East Toronto, West Toronto and Central Toronto).

23 CMHC Data Portal 2017. Primary Rental Market Statistics. Accessed from: <https://www03.cmhc-schl.gc.ca/hmportal/en/#Profile/3520005/4/Toronto>

24 for more information see table 12 in appendix C.

25 See section 6.3.2: Housing Outcomes in appendix C for more information on the used methodology

26 TCHC 2017. Your Tenancy: Over-housed and under-housed. Accessed from: <https://www.torontohousing.ca/residents/your-tenancy/Pages/overhoused-underhoused-procedures.aspx>

The survey sample data confirmed this finding. Scarborough and North York were the most common locations to settle. This appeared to be correlated to affordability since housing is relatively more affordable in these areas. Within the downtown core there appeared to be a preference for Central and West Toronto, which might be correlated to the availability of rooming houses and basement suites in these areas.

Housing Affordability

An affordable unit is defined by CMHC as a household paying less than 30% of gross monthly income on housing costs²⁷. Based on the Provincially administered database, the average rent for program participants was \$993.

On average program participants did not achieve affordable housing based on the CMHC housing affordability standards. Households with a \$250 allowance (71.9% of all program participants) spent, on average, 71.0% of their income on housing costs (see table below). Households with \$400 (20.3%) or \$500 (7.8%) allowances obtained significantly better affordability, but represented a much smaller segment of program participants. In addition, households with a \$400 allowance had a lower average rent than households who received a \$250 allowance.

However, it should be noted that the housing allowance could be stacked with other benefit programs, such as OW or ODSP. This means that the housing allowance would be complementary to the shelter component of the other benefit program. While this may still not bring the shelter cost to 30% of the program participants' income, it does help make shelter more affordable and, thus, more stable. In addition, it should be noted that these calculations are made based on the net household income, which is the data available, rather than the gross household income, which is what CMHC's definition is based on.

27 CMHC 2017. About Affordable Housing in Canada. Accessed from: https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce_021.cfm

Table 6: Housing Affordability by Housing Allowance Amount²⁸

Affordability by Profile	\$250 Allowance	\$400 Allowance	\$500 Allowance
Average rent	\$1,046	\$918	\$1,127
Percentage of recipients	71.9%	20.3%	7.8%
Avg. rent paid	\$796	\$518	\$627
Avg. net income p/y ²⁹	\$13,466	\$13,466	\$13,466
Avg. net income p/m	\$1,122	\$1,122	\$1,122
Shelter affordability as a percentage of household income	71.0%	46.1%	55.9%
Shelter affordability if market rent was paid	93.2%	81.8%	100.5%
Additional supplement necessary to achieve affordability	\$460	\$181	\$291

Source: Toronto Housing Allowance Study Survey of Program Participants and Provincial Program Database

When cross referencing participant profiles with affordability³⁰ both the survey results and the Coordinated Access Pilot Program database showed that participants without dependents achieved significantly better affordability than participants with dependents. This did not seem to be related to location. Instead, this seemed related to apartment size. Couples with dependents had, on average, the largest size apartments. The benefit of additional income for larger households was negated by the increase in rent paid.

Singles with dependents also required larger apartments than singles without dependents and couples without dependents. However, singles with dependents do not benefit from a higher income like couples do. This made achieving affordability even more challenging. In addition, the data showed that larger apartments were sometimes unattainable for this group. In part, this explained the tendency for singles with dependents to be under-housed. This suggests a need to re-examine the monthly amount of housing allowance provided and ensuring that this amount takes into account the size of the household. For example, a single parent with dependents may require a higher level of housing allowance compared to a single individual or a couple with dependents.

Non-Housing Outcomes

The literature on housing allowances indicated increased housing stability has a positive impact on quality of life. The survey and focus groups with front-line workers and program participants overwhelmingly supported this finding.

28 Since the consulting team received the program administrative data, the City has introduced a \$600 dollar housing allowance. This was not included in the analysis for this study

29 While average income differed between groups, the sample size was insufficient to segment average income by allowance amount.

30 See section 6.3.2: Housing affordability in Appendix C

Survey respondents marked non-housing outcomes with the highest level of improvement after receiving the housing allowance. The largest improvements were seen in personal health and proximity to live close to family and friends. The least impacts were reported on the state of repair of the unit, the amount of choice over where to live, and the safety of the neighborhood participants lived in. The lower impacts of these non-housing outcomes can be partly explained by survey participants who were previously homeless. They would not have a reference point for comparison.

Table 7: Non-housing outcomes

Housing Outcomes	Improved	The same	Worse	Unsure	Total
Ability to afford rent	88.9%	7.3%	3.8%	0.0%	100% (206)
Personal Health	66.5%	28.2%	5.3%	0.0%	100% (206)
Ability to purchase items such as nutritious food, medical supplies and other essentials	58.3%	34.0%	7.8%	0.0%	100% (206)
Proximity to family and friends	58.7%	23.8%	17.0%	0.5%	100% (206)
Sense of security/stability in the home	48.1%	22.8%	29.1%	0.0%	100% (206)
The amount of choice over where to live	41.2%	20.4%	38.3%	0.0%	100% (206)
State of repair/physical condition of the apartment	35.5%	30.1%	33.9%	0.5%	100% (206)
Amount of time it takes for repairs to be completed	33.9%	19.9%	34.0%	12.1%	100% (206)
Safety of the neighborhood	34.0%	29.1%	36.4%	0.5%	100% (206)
Health of other household members	18.9%	17.0%	2.0%	62.1%	100% (206)

Source: Toronto Housing Allowance Study Survey of Program Participants

In addition, both front-line workers and program participants mentioned during the focus group sessions that the positive non-housing impacts had been significant.

Front-line workers stated that every aspect of program participants' lives had improved after enrollment into the program. The observed non-housing impacts ranged from better physical and mental health to being able to access medical treatment. Other non-housing impacts mentioned were improvements in self-confidence and self-worth. Front-line workers also mentioned seeing program participants reconnect with old friends and family and learn new life-skills, such as money management and filing taxes.

“They learn how to work and allocate money as well as living on their own... They go through so much work to get and maintain a place. That extra [the housing allowance] will give them a boost of confidence and say thank you for giving this to me and trusting me.” (Front-line worker)

Even more concrete examples were provided by program participants themselves. One participant stated that he was able to stop drinking for the first time in 20 years. In addition, he found the counselling he needed to remain sober.

“When I was on the street, I just drank all the time. Now I have been sober for three weeks. I’m happier. I take it day by day. I don’t have too much to say about it. That was actually the biggest thing in my whole entire life. I just had to stop hanging around with the people that drink. I still see them, but now I tell them I am ok.”(Program Participant)

Another participant explained how she felt much happier and more secure. She also stated how her children were doing better in school and that they were healthier as they were able to buy and cook food in contrast to when they were staying in a motel.

**“I feel more like a human being. More relaxed. Happier. There is no stress. When I call, I am not asking about housing anymore. One [of my kids] is graduating by June. Everybody has a room. We have washrooms to ourselves. The money is doing a lot in my life. It helps me to buy my bus tickets. It is good to have your own place to stay. I am just happy.”
(Program Participant)**

The third participant had a number of issues with the application and renewal process but, overall was very satisfied with the program. She felt that the housing allowance made a positive difference in her life. It allowed her to escape an abusive partner, find a home of her own, as well as a new job.

**I previously had a home, but my ex-husband kicked me out. I went to [shelter name] and had a terrible experience. Drug abuse etc. During that time, I had to try to keep my dog, but I couldn’t keep him with me all the time, so I had to navigate everything. I got my meetings cut off with my employment counsellor... Finding employment while being homeless [and with a dog] is impossible. Now I have a better job! Navigating TCHC was problematic but when I got my apartment everything fell into place.”
(Program participant)**

Housing Retention

The survey data indicated that the allowance improved housing stability due to the greater ability to afford rent. The data showed 88.8% (n = 206) of participants reported they had been able to retain their housing and moved once or less since receiving the housing allowance. Of those who already had housing, 43.6% did not find a new apartment. That amounts to 21.4% of all survey participants. In addition, for those who did move after receiving the allowance, the most common reasons were having found a cheaper apartment, or a location closer to services and/or work.

4.3.4 Stage 4: Renewal

To continue receiving a housing allowance, program participants have to confirm their eligibility for the allowance every year by filing their income taxes and completing a renewal form from the Ministry of Finance. However, 66.0% of survey respondents stated that they found this process very complicated. This finding was supported by

focus group participants who noted that many program participants would be unable to complete the renewal form without the assistance of their caseworkers.

According to focus group participants, filing taxes had not been a priority for many program participants due to their housing situation in the past. As such, having to come up with all the necessary documents and being able to understand the requirements was quite challenging for these individuals.

**Around renewal time, we get a lot of phone calls and we are scrambling to get it done. If the renewal process could be easier, it would be easier on the client.”
(Front-line worker)**

In addition, some housing allowance program participants were recent immigrants and were not fluent in English or French. This added another level of complexity in the process for these program participants.

In some cases, program participants had some form of disability which made completing the forms on their own extremely challenging.

One other challenge to the renewal process was the fact that most program participants were not aware of the Province’s role in the program. Participants are invited to the program by City of Toronto staff or front-line workers from the City’s service delivery partners. Although applicants in the Access to Housing administrative stream send their application to the Province, the City logo is on the application form. Furthermore, the return address does not mention it belongs to the Province. This makes the renewal process even more challenging and confusing for many program participants.

Front-line workers who participated in the focus group noted that this made many of their clients very insecure and stressed about whether they would continue to receive the housing allowance. In addition, it also increased front-line staff’s workload significantly as they had to assist most of their clients to ensure they did not lose their housing allowance.

This suggests a need to simplify the process, provide additional information prior to the commencement of the renewal process, and additional supports for program participants to ensure that those who were still eligible continued to receive their monthly housing allowance.

Admission and Renewal in the Same Calendar Year

Focus group discussions revealed another challenge related to the renewal process for as many as half (50.1%) of all program participants. Program participants who are admitted into the program between January 1st and May 30th have to renew their housing allowance within their first six months as renewals occur in June and July. This not only adds another level of complexity to the renewal process, it also makes these program participants very insecure about losing their housing allowance, and thus, their housing. Discussions with City and Provincial staff revealed that they are aware of this

issue. However, changing this requirement would require system level changes which, Provincial staff have noted, would be extremely challenging to implement.

4.3.5 Stage 5: Exit – Why Participants Left the Program

The previous discussion showed that the majority of participants were able to maintain their housing since receiving the housing allowance. However, a small group of 176 individuals (3.8% of all participants) left the program between June 2016 and June 2017.

The data showed that, of those participants who exited the program, 69.9% left because they moved to a different Service Manager area or obtained an RGI unit. A smaller group (9.0%) of participants left the program because they entered homeownership or had personal income increases which made them ineligible for the allowance.

A total of 11.4% of those who left the program did so because of arrears with a social housing provider, did not pay rent, or the shelter component of OW/ODSP and IAH was more than rent.

Table 8: Participants that left the program

Primary Departure reason	Total	Percentage
No longer a resident of the Service Manager area	66	37.5%
Obtained an RGI unit	57	32.4%
Has arrears with social housing provider, did not pay rent, or shelter component OW/ODSP and IAH is more than rent	20	11.4%
Owns a house suitable year-round occupation	8	4.5%
Pays less than 30% of income on rent	8	4.5%
No Service Manager funding available	7	4.0%
No longer a resident of Ontario	7	4.0%
Obtained a unit with a rent higher than market rent	3	1.7%
Total	176	100%

Source: Provincial Program Database

4.3.6 The Journey Summarized

Overall, program administrative data and survey responses showed that the housing allowance had a very positive impact on participating households once they were admitted into the program. However, some barriers for program participants were identified, particularly in the application and renewal process. The findings of this section were summarized by journey stage:

Program Discovery and Application

- Program participants found the application process challenging, particularly if they did not receive a high level of support from a front-line worker.

- Those who were homeless but did not meet the definition of chronic homelessness were excluded from the program, leaving many vulnerable individuals in their current situation.
- Applicants who were not housed were required to find a housing unit prior to receiving the allowance. This added a barrier as many landlords were not aware of the program and/or were likely to discriminate against certain population groups.

Admission

- Both survey results and focus group results showed that the housing allowance had significant positive impacts on program participants' lives that went beyond just positive impacts on the housing situation.
- Most program participants experienced positive non-housing impacts such as positive impacts on their physical and emotional health, education, ability to access counselling and other healthcare services, and connection to friends and family.
- Due to the program design, the housing allowance often did not bring housing costs down to affordable levels as defined by CMHC (i.e. 30% of a household's income). However, the allowance was enough to provide permanent and stable housing.
- Some groups achieved greater levels of affordability and housing suitability compared to other groups due to the make-up of these households. This suggests a need to re-examine the amount of the housing allowance provided and ensure it takes into account the household size.

The Renewal Process

- The annual renewal process was identified as confusing and challenging for program participants without additional supports.
- Survey and focus group results suggest a need to provide additional information, simplify the process, and provide additional supports during the renewal period.

Leaving the Program

- The vast majority of program participants were able to maintain their housing once they were admitted to the housing allowance program.
- A small group of program participants left the program, mainly because they moved to another Service Manager area or they obtained RGI housing.

5.0 Recommendations

The following recommendations are based on the findings from the survey and focus group sessions, literature review, and program data analysis.

Develop a centralized application process.

Having only one administrative process at the Service Manager level for all applicants, regardless of what target group they belong to, will facilitate better data collection and provide more clarity to applicants.

Provide better information to program applicants.

Building on the previous recommendation, having a centralized access point for information would greatly simplify the process for program participants. Focus group participants had noted the challenge of not knowing who to call and having to make multiple calls to multiple departments before finding the information they needed. This centralized access point should include a phone number monitored by a live person as well as an email address for program participants and front-line workers with access to computers.

In addition, an information packet with a simplified and user-friendly illustration of the entire program process, including the roles of different stakeholders, who to contact when they have issues, and the rights and responsibilities of program participants should be provided to participants upon admission to the program and on an annual basis as part of the renewal package they receive. This information should also be available on a City of Toronto website for easy access.

Improve the data collection and sharing process.

The analysis of program data found some discrepancies in the way the data was collected and what data was collected. Focus group participants stated that these were likely due to what data applicants provided front-line staff. As such, additional training for front-line staff as well as standardized data collection protocols should be implemented to ensure data accuracy and the ability to undertake a more thorough analysis of need.

In addition, while some Provincial data cannot be shared due to privacy restrictions, an improved process for sharing data among City and Provincial partners should be implemented. Also, the City may want to consider advocating to the Province to collect additional data that can be shared, such as household income, household composition and gender. This will allow the City to better identify target groups for funding as well as to better align other programs and services to meet the needs of these population groups. If there are no opportunities for the Province to share this information going

forward, the City should consider expanding its own data collection efforts, currently part of the Coordinated Access Pilot Program, to all program administrative streams.

As part of the work for this study, it was found that the City did not have access to the phone numbers of program participants. Moving forward, program participants should be required to include their address, phone number and/or email address, and an emergency contact person as part of their application and annual renewal forms. This would help facilitate follow-ups with program participants, including providing them with updates on any changes to the program or reminders for upcoming renewals.

Consider revising the requirement related to being chronically homeless for particularly vulnerable populations.

The requirement to be chronically homeless for individuals who apply through a homelessness target group causes vulnerable applicants to remain in shelters or in unsafe situations if they have been homeless for less than six months. This is particularly true for youth without parental supervision under the age of 24, couples with dependents, and single women. For these target groups, shelters are not always a safe space. A housing allowance could prevent these groups from putting themselves at risk of further trauma, such as physical or sexual abuse.

Undertake landlord engagement and relationship-building activities.

Private landlords play an important role in the success of the housing allowance program and, as noted in the discussion above, many are unaware of the program and are, thus, wary about renting to a program participant. In addition, there exists some discrimination against certain groups of individuals. As such, it is important for the City, in partnership with community agencies and the Province, to undertake engagement activities to provide landlords with information about the program and to build partnerships with private landlords. These engagement activities could include the following.

- Hosting annual or bi-annual events to inform landlords about the program, how it works, and any changes to the program.
- Provide information packages to current and potential landlords which include information about the program, how they would receive monthly rents, and who they can contact if there are any issues with tenants.

Ensure that there is sufficient funding for an appropriate number of bridging grants.

The bridging grant was identified as an important element in finding housing. However, it was noted that there were only a limited number of bridging grants. As such, the City may want to consider allocating additional funding for these grants and ensuring that these grants are accessible to all eligible housing allowance applicants.

Ensure that housing allowance amounts match household need.

This study identified an issue related to the amount of allowance that different household types received, which led to greater impacts on affordability for some household groups and issues related to being under-housed. As such, there is a need to ensure that the amount of housing allowance provided takes into account the household size and total household income. For example, a single parent with children would require a larger unit compared to a single individual with no dependents whereas only one person would be receiving an income in both cases. As such, the single parent family should be receiving a higher housing allowance.

Consider revising the renewal process to exempt program participants who have just been accepted into the program from renewal requirements.

The current renewal process requires that all program participants confirm their eligibility by submitting their taxes and other requirements, regardless of when they were admitted into the program. This results in at least half of all program participants having to meet these requirements within months of submitting their application. It also results in needless stress and anxiety for program participants, which counters the goals of the program of providing housing stability. In addition, the current process results in significant increases in workloads for front-line workers to be able to assist their clients. As such, the City should advocate to the Province to revise this process to ensure that program participants who have been admitted into the program within ten months of the renewal period should be exempted that year.

Allocate staff resources to the housing allowance program.

Focus group participants from the City noted that their work on this program is not their primary mandate and is often done “on the side of their desk”. As such, it is challenging to do a thorough analysis of need to better identify target groups. It is also challenging to make improvements to the program with limited staff resources. Moving forward, the City should consider allocating staff resources specifically for this program, including leading the landlord engagement activities.

5.1 Moving Forward

The preceding recommendations are aimed at addressing the issues that have been highlighted and helping to make the Toronto Housing Allowance Program more human-centred, collaborative, and data driven. Implementing these recommendations would require working collaboratively with all program stakeholders, including the Province, front-line workers, and landlords.

In addition, while the current funding for the housing allowance program will end in early 2024, recent announcements from the federal and Provincial governments indicate that

this program will be continued in the future. The Provincial government is also currently undertaking an evaluation of the overall program. This presents an opportunity to implement some of the recommendations noted in this report. In addition, if a more thorough redesign of the program is undertaken, the City and Province should consider involving people with lived experience, that is, current program participants, in the redesign to ensure that the new housing allowance program is human-centred.

6.0 Data Quality and Limitations

It is important to note that all the observations and conclusions made in the research above are predominantly based on the Provincial program database, survey data and feedback gathered during focus group sessions.

The Coordinated Access database provided by the City of Toronto was purposefully omitted and used to verify trends discovered in the other data only. This was done because of inconsistencies that were discovered in the database, particularly in the household annual gross income column. In addition, the Coordinated Access database contains a partial sample because it only contains applicant records from 2017. This means that a limited number of target groups are represented in this database. In contrast, the Provincial program database contains information on every recipient (albeit limited). Small inconsistencies were observed in this database as well but these were not sufficient to skew the data.

The survey used a random sampling approach so should provide a better representative sample than the Coordinated Access database. Because the housing allowance program does not collect contact information such as phone number and email address from program participants, a reverse look-up based on address was necessary to obtain the phone number of a program participant. This lowered the response rate and sample size significantly. The survey was only able to collect 206 responses out of 3,952 attempted calls. This increased the margin of error to 7% at a 95% confidence level. To address this issue, the survey data was compared with the Coordinated Access database where possible. The results of these comparisons were more or less consistent.

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8.0 Appendices

The appendices include all the progress reports that were submitted during the course of the study prior to the completion of the final report. They also include a copy of the program application form, the discussion guides used for the focus groups, the attendance lists of the focus groups, the survey questions and a diagram providing a full overview of the housing allowance program's administrative structure.

The interim reports in appendices B, C and D, reflect the study's progress at the time the reports were submitted. This means there might be minor variances in language and presentation between the interim reports in the appendices and the final report.

Contents

9.1	Appendix A: Progress Report 1: Literature Review.....	44
9.2	Appendix B: Progress Report 2: Research Plan and Data Collection Methodology	75
9.3	Appendix C: Progress Report 3: Program Data and Survey Analysis	90
9.4	Appendix D: Progress Report 4: Focus Groups Results	125
9.5	Appendix E: Program Application Form	143
9.6	Appendix F: Focus Group Participation	146
9.7	Appendix G: Discussion Guide for Focus Group with SSHA Staff.....	147
9.8	Appendix H: Discussion Guide for Focus Group with Front-Line staff	148
9.9	Appendix I: Discussion Guide for Focus Group with Program Participants	149
9.10	Appendix J: Interview Questions for Interview with Provincial Staff.....	150
9.11	Appendix K: Survey Questions	151
9.12	Appendix L: Program Administrative Structure	158

8.1 Appendix A: Progress Report 1: Literature Review

City of Toronto Housing Allowance Program Study – Progress Report 1

Literature Review

Prepared by:



Contents

1.0	Introduction.....	47
2.0	Data Collection and Methodology.....	49
3.0	History of Housing Allowances	50
4.0	Housing Allowances in Canada	52
5.0	Housing Allowances in Different Jurisdictions.....	54
5.1	The Netherlands.....	55
5.2	Germany	55
5.3	The United States.....	56
5.4	The United Kingdom.....	57
5.5	Housing Allowances in Canada's Individual Provinces	57
6.0	How to Measure Impact and Effectiveness.....	61
6.1	Cost Lens	61
6.2	System impact Lens	62
6.3	Recipient Impact Lens	64
6.4	Sustainability Lens.....	66
7.0	Conclusion	69
8.0	Works Cited.....	70

1.0 Introduction

Toronto is the largest city in Canada, and like most metropolitan cities in developed countries, Toronto's housing market is facing affordability challenges. While new developments in the condominium market come off the line every month, Toronto's rental market supply has not been able to keep up with increased demand in both the social and the private sector.

In 2016, the new purpose built rental units added to the housing stock consisted of 1,090 units compared to a 5-year average of 1,264 units per year³¹. 453 of these units were considered affordable³². This is 547 units short of the yearly target of 1,000 affordable units established in the City's Housing Opportunities Toronto (HOT) plan adopted by City Council in 2009³³. By 2020 the City expects to be 5,487 units short of the HOT target to create 10,000 new affordable homes between 2010-2020³⁴.

With Toronto's vacancy rate sitting as low as 1.3% (compared to the 1.5% 5-year average)³⁵ and average rents increasing 3% (compared to 1.38% inflation) yearly for the past 5 years^{36,37}, it is no surprise that the average waiting time for rent geared to income (RGI) housing is the highest in the province. In Toronto the average waiting time for affordable housing is 8.4 years compared to 3.9 years province-wide³⁸. To address this issue and maintain the ability to house those in core need, the City acknowledges it needs to look at different tools to provide housing faster for those facing affordability challenges.

Currently, affordable housing in the Toronto area is mainly provided through Toronto Community Housing (TCH) and various non-profit housing providers. These housing units are subsidized and in high demand which results in the aforementioned long waiting lists. One way to deal with this challenge is to provide housing allowances. Housing Allowances are a demand side subsidy in the form of a portable benefit paid out to the participating tenant or their landlord which allows the recipient to find a unit they can afford in the private/public sector. The City's Shelter, Support & Housing Administration Division (SSHA) currently administers a housing allowance program, called the Toronto Transitional Housing Allowance Program – Extension which is funded by the Province through the Investment in Affordable Housing Program and the Social Infrastructure Fund. This program houses 4,534 households in Toronto.

The SSHA seeks to understand the reach and impact of the housing allowance program it currently administers. As the first part of this study a literature review was undertaken

31 CMHC 2017

32 City of Toronto 2017

33 City of Toronto 2017

34 City of Toronto 2017

35 CMHC 2017

36 CMHC 2017

37 Bank of Canada 2017

38 ONPHA 2016

to identify existing methods and tools for evaluating the reach and impact of housing allowance programs in North America and Europe. This literature review identifies various measures and tools used to evaluate the different types of programs that exist in order to inform this study's methodology.

The review consists of several sections. First, the scope of the literature reviewed will be discussed. Second, an outline is provided of the historical context of Housing Allowances in general and Canada in particular. Last, the different types of housing allowances that exist in different jurisdictions will be discussed and last.

This review will identify how, based on the literature, housing allowance programs can be measured in terms of impact and scope.

2.0 Data Collection and Methodology

The documents analyzed in this report came from four sources: academic research papers; policy research documents; government reports and advocacy papers; as well as a number of relevant media articles.

The academic articles included were those available, in English, Dutch or German obtained through Google.ca, Google Scholar, JSTOR, Springer, Routledge, Sage, Blackwell, Elsevier or PubMed databases, along with additional citations identified through these sources. The cited articles had to reference one of a number of key phrases including:

- Housing benefits
- Wohngeld
- Huursubsidie
- Section 8
- Housing allowance
- Housing voucher
- Shelter allowance
- Rent allowance

Where possible attention was given to more recent studies, preferably post 2000 or ideally post 2010. Special attention was given to studies from 5 countries, namely Canada, the Netherlands, Germany, The United Kingdom and the United States. The decision to look at these five countries was made as they represent all three types of welfare capitalism economies identified by Esping-Andersen³⁹. This means the review will give the broadest possible spectrum on the implementations of portable housing benefits and the ways to analyze them.

Instead of only focusing on what housing allowances are and what potential systems can be identified, this literature review will go beyond that scope alone. Special attention will be devoted to uncovering what reports and academic articles consider methodologies and indicators of importance to evaluate housing allowance programs. How can we measure impact on both the housing system and the tenants themselves? How can we measure cost? Furthermore, what do these indicators tell us about the sustainability of the program, when do changes have to be made in order to continue serving the recipients?

³⁹ Esping-Andersen 1990

3.0 History of Housing Allowances

Housing allowances are a relatively new policy phenomenon that became mainstream in policy making during the 1970's. In contrast, most North American and European governments started to actively intervene at scale in their respective housing markets after the Second World War. In North America these interventions were caused by a strong demand for affordable rental housing due to the rapidly growing population as a result of high birth rates and immigration⁴⁰. In Europe the pressure originated from the vast destruction of the housing stock as a result of the Second World War^{41 42}. Until the mid 1970's this demand continued to grow quickly since the baby boom generation was coming of age and started to enter the housing market⁴³.

Intervention in North America and Europe was mainly orchestrated through so called object or supply side subsidies. An object or supply side incentive is a subsidy attached to a unit unlike a housing allowance which is attached to a person. It is therefore intended to increase the supply or number of affordable units available in the market. Canadian examples of these programs are rent geared to income program, the Limited Dividend and Assisted Rental Program. However, in the mid 1970's and beginning of the 1980's, the housing shortage had mostly been solved and increasingly families were able to make the jump to homeownership, removing the need for large scale affordable rental housing developments.

In this context, portable housing benefits or housing allowances became a classic example of a demand side subsidy. They were predominantly introduced in the 1970's as a replacement for the supply side subsidies mentioned above^{44 45 46 47}. The lack of available units had been solved and governments were searching for a way they could enable low income households to participate in a mature housing market^{48 49}.

Germany, the Netherlands, the United States and the United Kingdom all introduced their own version of a housing allowance program in the 1970's^{50 51}. However, it took until the 1990's for Housing Allowance programs to become popular in policy making⁵². In the United States there was pressure to create more diverse neighborhoods as a reaction to the problematic social housing communities with concentrations of poverty⁵³. In Europe the pressure came from a more budgetary perspective. European nations

40 Suttor 2015

41 Griggs & Kemp 2012

42 Haffner et al. 2007

43 Suttor 2015

44 Haffner et al. 2007

45 Galster 1997

46 Haffner & Boelhouwer 2006

47 Kemp 2007

48 Haffner & Boelhouwer 2006

49 Priemus, Kemp and Varady 2005

50 Haffner et al. 2007

51 Galster & Zobel 1998

52 Lennartz 2013

53 Galster & Zobel 1998

had just signed the treaty of Maastricht in 1993 (including the U.K.) in preparation for the introduction of a single European currency (Euro) in 2002. This treaty dictates that budget deficits are not allowed to exceed 3%. As a consequence, many European governments had to reel in their deficits and were searching for a more economically efficient program to support low income families in their housing needs⁵⁴.

Furthermore, housing allowances are widely considered to promote more income diverse neighborhoods⁵⁵. The theory is that diverse neighborhoods lead to more economic upward mobility for low income families⁵⁶. However, Galster & Zobel (1998) find no evidence that spreading out low income people to mixed income neighborhoods leads to more social mobility. There is, however, ample evidence that concentrating poverty in a single neighborhood through supply subsidies creates stigmas on neighborhoods and a reduction in economic mobility^{57 58}.

Most policy researchers nowadays agree that housing allowances or vouchers have replaced supply side subsidies as the most effective way to subsidize housing^{59 60}. They are seen as a cushion that allows recipients who are temporarily unable to participate in the housing market to catch up and maintain, or find appropriate housing⁶¹. It also reflects a change in the economy from industrial to post-industrial⁶² and fits better in the neo-liberal agenda adopted in most industrialized economies in the late 1980's⁶³.

54 Haffner & Boelhouwer 2006

55 Hartung & Henig 1997

56 Galster 1997

57 Galster 1997

58 Galster & Zobel 1998

59 Priemus, Kemp & Varady 2005

60 Kemp 2007

61 Griggs & Kemp 2012

62 Griggs & Kemp 2012

63 Lennartz 2013

4.0 Housing Allowances in Canada

Canada is characterized as a liberal welfare system by Esping-Andersen (1990). Liberal welfare systems are known to be more reliant on transfers (such as child care benefits) from the government to the population⁶⁴. However, unlike other liberal welfare systems such as the U.K. and the United States, Canada never introduced its own nationwide demand side housing subsidy. There are two main reasons for this. The primary reason is that affordable/social housing is considered a responsibility of the provinces⁶⁵.

Secondly, the Canadian Federal government as well as Canada Mortgage and Housing Corporation (CMHC), in the mid 1970's, made a conscious decision to move away from interventions in the rental housing market and pivoted from stimulating both rental and homeownership, to only supporting homeownership through a tax reform in 1972⁶⁶. A whitepaper published in 1969, which formed the basis for the tax reform stipulated clearly that: "Homeownership is the Canadian way of life and should be encouraged"⁶⁷.

Until this reform, similar to Germany, Canada had several tax credits and supply side stimulation programs that supported most of the new affordable rental housing supply in the private sector through filtering and sustainable vacancy rates⁶⁸. These supply side subsidies were removed and only briefly resurrected through the M.U.R.B. program⁶⁹.

It is important to note that several provinces have introduced standalone housing allowance schemes. These provinces are: Manitoba, Quebec, Alberta, British Columbia and most recently Saskatchewan. Furthermore, Ontario is piloting a program that would augment the already existing Trillium Tax Benefits for tenants⁷⁰. However, except for Quebec, all of these programs are limited in scope due to the population size of the province (Manitoba & Saskatchewan) or mainly focused on people already housed such as seniors (British Columbia) and families (Alberta, British Columbia & Quebec). All of these programs are income-dependent (means tested) and limited by the amount of rent paid (notional). None of the programs are available for single individuals without dependents or couples without children^{71 72}.

Growing wait lists for rent-geared-to-income housing in urban centers of Ontario and British Columbia and virtually no new supply being built in the private rental sector have renewed the interest in housing allowances as a way to relieve pressure and reduce waiting times. For example, the Statistics Canada National Household Survey in 2011 concluded that 43.5% of tenant households in Toronto paid more than 30% of their

64 Griggs & Kemp 2012

65 Steele in Kemp 2007

66 Dowler 1983

67 Dowler 1983

68 Suttor 2015

69 Crook 1998

70 Pasolli et al. 2016

71 Steele in Kemp 2007

72 Pasolli et al. 2016

income on rent and are in core need of affordable housing. The Province of Ontario is developing a framework for portable housing benefits and the City of Toronto is administering a housing allowance program which, unlike the Provincial programs mentioned above, is focused on existing homeless people or those precariously housed and at risk of homeless⁷³.

Lastly, the Federal Government has released a national housing strategy introducing funding for a National Housing Benefit Program providing 300,000 allowances of up to \$2,500 per year per household.

Several groups, including the National Housing Collaborative and advocacy groups advocating for Public Health and Housing First Strategies to fight homelessness, had advocated for a different approach based on recommendations from a study by Pasolli et al. (2016). In the report Pasolli et al. (2016) call for a national housing allowance program based on the system in the Netherlands and Quebec where the subsidy is available to all qualifying renter households.

⁷³ City of Toronto 2016

5.0 Housing Allowances in Different Jurisdictions

Unlike Canada, the different jurisdictions included in this review do have national demand side subsidies. To provide some context and understanding, the following is a short description of these systems, the welfare system category they belong to, and how they work.

In order to categorize and differentiate the systems discussed, the welfare regime framework provided by Esping-Andersen(1990) was used. Esping-Andersen identifies three distinct welfare regimes, namely: Liberal, Conservative and Social-Democratic regimes. The liberal regime is a regime that mostly relies on modest social transfers and modest social insurance for its inhabitants which cater to the lowest income deciles. Market efficiency is seen as a key driver. Classic examples of liberal regimes are The United States, Canada and increasingly the United Kingdom.

Opposite the liberal regime, Esping-Andersen identifies the Conservative regimes. Conservative regimes are characterized by a corporatist-statist legacy that have been updated to a post-industrial class structure. In these systems it is argued that obsession with market efficiency has never been pre-eminent and, as such, granting social rights has hardly ever been a socially contested issue. However, these regimes are typically shaped by the Church and strongly committed to traditional family values. Social insurance is often only granted when the family's capacity to assist has been exhausted. A Classic example of this regime is Germany.

The third regime Esping-Andersen distinguishes is the Social-Democratic regime. Rather than dualism between state and market or working and middle class, the social democrats pursued a welfare state that promotes equality of the highest standards. This means that benefits of the welfare system are often extended not only to lower classes but also to the middle class. Classic social democratic regimes are the Scandinavian countries.

It is important to note that no country exactly falls into one of these categories. There are many examples of hybrid policies in all countries mentioned above. However, these qualifications can be used in order to explain the historical context of their housing allowance regimes.

In terms of the jurisdictions reviewed in this report, the Netherlands would be categorized as social democratic and Germany as conservative. The United States and Canada are characterized as liberal regimes, while the United Kingdom knows a hybrid welfare regime floating between conservative and liberal

5.1 The Netherlands

The Netherlands features a housing allowance system that is accessible for all people housed in the private and the non-profit sector.

It is a hybrid system where housing allowances are combined with welfare payments which are administered by the Dutch Tax Authority^{74 75 76}. It is a partial rent-income gap system directly paid to the tenant. The subsidy is entitlement-based and means-tested depending on age, income, rent paid and household composition.

In general, a single income household qualifies if⁷⁷:

- The unit is independent and not sub-divided like a rooming house
- Rent is set between €223.41 and €710.68 p/m
- Income is not higher than €22,200 p/y
- Personal assets do not exceed €25,000.

For double income households, one would qualify if⁷⁸:

- The unit is independent and not sub-divided like a rooming house
- Rent is set between €223.41 and €710.68 p/m
- Household income is not higher than €30,150
- Household assets are not higher than €25,000

The system falls within the parameters of the social democratic welfare regime⁷⁹. The subsidies are broad and available in the private and non-profit sector as well as disconnected from the family structure. Even if the family household increases above the €22,200 limit, due to a second income, the subsidy isn't automatically removed, but adjusted instead.

5.2 Germany

Unlike most industrialized countries, Germany is characterized by low levels of homeownership. Homeownership rates are about 42% of the entire housing market⁸⁰. Furthermore, unlike many other European countries, Germany has a large private rental sector at about 50% of the housing stock⁸¹. Even though the private sector is large, it is strictly regulated. Regulation is arranged through rent control and tenant protection and affordability is maintained through housing allowances.

⁷⁴ Griggs & Kemp 2012

⁷⁵ Priemus & Haffner 2017

⁷⁶ Priemus & Kemp 2004

⁷⁷ Belastingdienst 2017

⁷⁸ Belastingdienst 2017

⁷⁹ Esping-Andersen 1990

⁸⁰ Kofner 2014

⁸¹ Whitehead 2012

Housing allowances also known as “Wohngeld” is an open-ended entitlement scheme⁸² available to all who qualify both in the private as well as the public sector, depending on when the unit became available on the housing market, the local rent level, household income and the number of family members^{83 84}. It is a partial rent-income gap coverage system paid directly to the tenant and administered at the local level⁸⁵.

Since a large reform in 2005, housing allowances are only available for people who are employed. People without employment do receive a housing allowance but as a component of their unemployment benefit or “*arbeidslosengeld*”^{86 87 88}. Exact qualifications for housing allowances are hard to provide as they are determined on factors such as notional rent (local rent levels) and total family members.

Even though most of these qualifications are similar to housing allowance schemes in liberal welfare regimes, interesting to note is the dependency of the amount of family members for the height of the allowance. This can be identified as a component of the conservative welfare family centric approach.

5.3 The United States

Unlike in Germany and the Netherlands, the United States has a closed housing allowance system called Section 8 which falls under The Hope VI program^{89 90}. Even though everyone who qualifies for the program in a given geography can apply, the system is wait list based and dependent on the amount of money made available by Congress each year^{91 92}. The program is managed by the Department of Housing and Urban Development (H.U.D.) but administered through wait lists and eligibility criteria set by local housing authorities.

Once a household receives a section 8 voucher they can find a suitable unit in the private sector. The benefit is a full rent-income gap payment directly released to the landlord and covers the full difference between 30% of the recipient’s income and market rent⁹³.

Eligibility for the program is determined based on local rent levels (notional) and household income (means-tested)⁹⁴. Unique to the section 8 program is that there are also qualifications set to the unit. For example, the voucher can only cover a pre-set

82 Griggs & Kemp 2012

83 Haffner 2007

84 Kofner in Kemp 2007

85 Pasolli et al. 2016

86 Griggs & Kemp 2012

87 Kofner in Kemp 2007

88 Haffner et al. 2007

89 Priemus 2000

90 Gubits, Khadduri & Turnham 2009

91 Priemus 2000

92 Pasolli et al. 2016

93 Gubits, Khadduri & Turnham 2009

94 Steele 2001

amount of rent. If the unit chosen by the recipient has a higher rent than covered by the voucher, the recipient will have to pay the difference⁹⁵.

Section 8 vouchers are a non-entitlement transfer only eligible to households in the lowest income deciles of a given geography. Therefore, it is a classic example of a benefit that fits within the Liberal welfare regime⁹⁶.

5.4 The United Kingdom

In the United Kingdom, housing allowances are an entitlement program that was fully integrated into the welfare system⁹⁷. There are two tiers of the program, one for tenants living in “Council Housing” (Social Housing) and one for tenants living in private rental housing⁹⁸. The program is administered by the Department of Work and Pensions.

Similar to the Netherlands, eligibility is based on income and assets. However, unlike in the Netherlands the program offers a full income-rent gap payment⁹⁹ and the amount paid to the participant depends on household size as well as the number of bedrooms in the occupied unit. This prevents recipients from over housing themselves. Income limits are set on a council (service manager) level basis. Assets cannot exceed £16,000¹⁰⁰.

The benefit is directly paid to the participant, unless the participant resides in council housing. In that case, the amount is directly paid to the council (service manager)¹⁰¹.

When looking at the welfare regime perspective the housing allowance system in the UK is a hybrid. We can see liberal (strict qualifications on the number of bedrooms in the unit and means tested with a full affordability gap) as well as conservative welfare regime components (entitlement based on and available to both the public and the private rental sector).

5.5 Housing Allowances in Canada’s Individual Provinces

Canada does not offer a national demand side subsidy for affordable housing. As was discussed earlier, affordable housing is officially a provincial matter and several provinces have developed their own systems. This section will briefly discuss how these systems work. Special attention will be given to Quebec, as its housing allowance system is the most developed and accessible to the largest group of the population. Unlike many of the programs we discussed above, Canadian programs are very restrictive or focused on a particular target group. Also, the programs tend to be small in

95 Steele 2001

96 Esping-Andersen 1990

97 Priemus & Kemp 2004

98 Gov.uk 2017

99 Pasolli et al. 2016

100 Gov.uk 2017

101 Gov.uk 2017

scale compared to those discussed previously. The main reason for this, is that they are provincial and often run without Federal assistance¹⁰².

The designs of most (except for Quebec) programs show strong influences of the liberal welfare regime that characterizes Canada¹⁰³. The programs tend to be small in size and tailored to very specific segments of the population. Most programs are aimed at seniors or families. None include access for single adults, groups that are most likely to experience homelessness.

5.5.1 Quebec

Unlike the other Canadian provinces, Quebec's housing allowance scheme is an entitlement one. This means it is open-ended and integrated into the overall welfare system¹⁰⁴. The subsidy offers a partial income rent gap coverage and is means-tested based on income and personal assets. Like the Netherlands, the system is administered through the tax system. Benefits are paid to the household directly¹⁰⁵.

However, aside from income and assets, there are several other restrictions. This is in line with most Canadian housing allowance programs which tend to be restricted to certain target demographics. As a result, this approach keeps the cost of the program low. In Quebec, the allowance is tailored towards seniors and families^{106 107}. Single adults are not eligible, even though this is the demographic group where homelessness is most prevalent.

The maximum benefit is \$80¹⁰⁸. The program is accessible to people that receive welfare and those that don't¹⁰⁹. Similar to the Netherlands, Quebec also requires a minimum rent. The idea here is that each household should set some money aside for shelter. If the rent paid is below the minimum set, the applicant is not eligible to participate.

5.5.2 British Columbia

British Columbia is the second province that introduced a housing allowance program. Unlike in Quebec there is no universal access and there are two different programs. One, The Rental Assistance Program, is targeted at working families¹¹⁰ and the other, called Shelter Aid for Elderly Renters, focuses on seniors¹¹¹. The program is administered by BC Housing and offers a partial rent to income gap coverage. Benefits

¹⁰² Steele in Kemp 2007

¹⁰³ Esping-Andersen 1990

¹⁰⁴ Steele in Kemp 2007

¹⁰⁵ Pasolli et al. 2016

¹⁰⁶ Pasolli et al. 2016

¹⁰⁷ Steele in Kemp 2007

¹⁰⁸ Revenu Quebec 2017

¹⁰⁹ Steele in Kemp 2007

¹¹⁰ BC Housing 2017

¹¹¹ BC Housing 2017

are paid to the recipient directly. Both schemes are means-tested based on assets, income and shelter to income ratio¹¹².

The program is accessible to all that satisfy the preset criteria. These are strict. For the Rental Assistance Program one needs to be a family with at least one dependent. Household income cannot be higher than \$35,000 while assets must be under \$100,000. Furthermore, the applicant cannot live in subsidized or co-op housing. The applicant cannot receive any type of income assistance¹¹³.

For the Shelter Aid for Elderly Renters program, applicants must be 60 years or older, live in the private rental sector, not receive any income assistance, and have an income lower than \$2,223 for singles (\$2,550 in Vancouver) and \$2,423 for couples (\$2,750 in Vancouver).

5.5.3 Manitoba

Unlike Quebec and British Columbia, Manitoba's housing allowance program is rather small¹¹⁴. This is mainly due to the population size of the Province. The housing allowance program in Manitoba is means tested and dependent on income. However, unlike Quebec and British Columbia, the allowance is not dependent on rent paid¹¹⁵. To qualify, household income needs to be below \$26,136 for a four-person household, \$25,128 for a three-person household and \$23,256 for a two-person household¹¹⁶. The program is targeted to families, seniors and people with disabilities.

5.5.4 Saskatchewan

Similar to Manitoba, Saskatchewan also provides a small housing allowance program due to its small population. The allowance is means tested on income and like Manitoba also consists of a lump sum payment which is not adjusted for rent^{117 118 119}. Instead, distinctions are made based on location. Prime locations such as the capital are eligible to a higher allowance¹²⁰. The benefit is paid to the household and the program specifically targets people with families or disabilities^{121 122}.

¹¹² Pasolli et al. 2016

¹¹³ BC Housing 2017

¹¹⁴ Steele in Kemp 2007

¹¹⁵ Pasolli et al. 2016

¹¹⁶ Manitoba 2017

¹¹⁷ Steele in Kemp 2007

¹¹⁸ Pasolli et al. 2016

¹¹⁹ Government of Saskatchewan 2017

¹²⁰ Government of Saskatchewan 2017

¹²¹ Government of Saskatchewan 2017

¹²² Pasolli et al. 2016

5.5.5 Alberta

Alberta is the latest province to introduce a housing allowance program. The allowance is paid to the household and is means-tested based on income and assets. Tenants qualify if their income is below the threshold for core need in their respective area¹²³. The program offers a full rent income gap payment, and unlike the other Canadian programs discussed above, offers few restrictions. However, the program is wait list based.

¹²³ Alberta Seniors & Housing 2017

6.0 How to Measure Impact and Effectiveness

All the literature that was reviewed offered some form of evaluation of one of the mentioned housing allowance programs and certain trends were identified. Following is a summary of the most impactful methodologies and associated metrics that could be distilled from the literature. Methodology refers to the lens the researcher used to assess the impact of the particular program. Metric refers to the particular statistics the reports identified as key to the success of the program. In general, we can observe four specific methodologies or lenses of analysis with associated metrics. The four observed lenses are: cost, system impact, recipient impact and sustainability.

System impact refers to how the housing allowance program affects the entire housing system. The cost lens mainly looks at the impact on the budget of the authority managing the program. The recipient impact lens focuses on the effects the allowance has on the individual recipient's life, while the sustainability lens is concerned with the long-term effects of the program and potential for unforeseen circumstances such as fraud. All of the reports and papers studied contained at least one or more of these lenses or used them interchangeably.

6.1 Cost Lens

The cost lens allows for an analysis of the fiscal impact of the program on the administrative authority. It is the most superficial analysis of a program; however, the literature still flags it as important. Cost is considered important for two main reasons. First, all of the authorities reviewed were all cash strapped in some kind of way. Even though most of the national programs reviewed (except in the United States) are entitlement based, there are limits to what the overseeing authorities can afford.

All European governments are bound by the treaty of Maastricht which limits the budget deficit to no higher than 3%¹²⁴. The Section 8 voucher system is limited by the money set aside each year by Congress and provinces in Canada need to strive for balanced budgets in order to maintain a favorable credit rating to maintain access to low interest loans on the capital markets.

Second, measuring cost gives an overview of the effectiveness of the program on a per dollar basis. Effectively it allows one to build multipliers and models indicating how many extra people can be housed for each additional dollar spent.

In terms of cost, besides the overall cost of the program, two metrics appear to be the most important. First is the average and median payment per tenant to the

¹²⁴ Haffner & Boelhouwer 2006

landlord^{125 126 127 128 129}. These two numbers give an indication as to the cost of housing a single household in a given market.

This leads to the second metric on cost found in the literature, namely the cost per household compared to other programs and jurisdictions^{130 131}. This metric is a measurement of effectiveness. As stated above, one observation in the previous section on system impact is that housing allowances tend to work better in areas where there is a higher vacancy rate¹³². Depending on the program design, the average cost to house a household is usually significantly higher in an area with low vacancy rates and high rents compared to areas with high vacancy rates and low rents.

Lastly, in terms of cost is a metric specifically important to Canada. Since all the countries discussed have national housing allowance schemes on an entitlement basis (except for the USA), it is something that is easily overlooked. The metric is the cost of doing nothing. The HomelessHub in their yearly report called “State of Homelessness in Canada” estimate that every 10 dollars spent on strategies to house chronically homeless or people at risk of becoming homeless will lead to 21.72 dollars in savings on Healthcare and social supports¹³³.

6.2 System Impact Lens

The system impact lens goes one step further than the cost lens and allows an understanding of the way a housing allowance program impacts the overall housing system. From a high level perspective, there are two key indicators that are of importance. These are depth and coverage.

With depth we understand the percentage of the total population in the relevant geography that is eligible to receive the benefit^{134 135 136 137 138}. Depth is the main differentiating metric to determine the scope of the program. Entitlement programs, which are available to anyone who qualifies, such as in the Netherlands, Germany and the United Kingdom, tend to have a high depth ratio, while cash limited programs like

¹²⁵ Steele 2007

¹²⁶ Haffner & Boelhouwer 2006

¹²⁷ Gallant et al. 2004

¹²⁸ Buron 2001

¹²⁹ Pistilli 2001

¹³⁰ Gallant et al. 2004

¹³¹ Haffner et al. 2007

¹³² COAHP 2006

¹³³ Gaetz et al. 2014

¹³⁴ Steele in Kemp 2007

¹³⁵ Kemp 2007

¹³⁶ Priemus & Kemp 2004

¹³⁷ Priemus & Haffner 2017

¹³⁸ Haffner & Boelhouwer 2006

Section 8 and most provincial programs in Canada are smaller in scope and defined by strict eligibility criteria focusing on a specific target population^{139 140}.

Coverage refers to the percentage of eligible households that is able to enter the program^{141 142 143 144}. The metric measures how effective the program is at reaching its target population. When coverage is low, it either means there is not enough funding to accommodate the eligible population (e.g. Section 8 Vouchers) or there are issues in terms of awareness among the target population.

Other metrics indicated in the literature that fall under the system impact lens are the housing success rate or percentage moved and wait list time reduction^{145 146}.

The housing success rate and average time to housing success rate are important metrics as they assess two main aspects. First, they give an indication of the tightness of the rental market¹⁴⁷. Low success rates point to low vacancy rates and issues to find suitable housing for recipients once they receive the allowance. Housing allowances tend to work better in markets with higher vacancy rates¹⁴⁸ as there are fewer incentives for landlords to discriminate against program participants^{149 150}. The second issue that success rate indicates is the design of the program itself. A low success rate in a market with a healthy vacancy rate indicates a flaw in the program design; that is, the benefit is not high enough to afford suitable accommodation in the target geography. Buron (2001) also points out that it is important to break down the success rate and time by family, race and gender in order to develop a better understanding if tenant discrimination based on household type, sex or race is at play.

Social housing waiting list reduction time is identified as an indicator of relief on the public housing sector¹⁵¹. Housing allowances are inherently designed to increase affordability and reduce dependency of households on the public sector. This should relieve the pressure on waiting lists for social housing for the target population eligible for the allowance.

Lastly, a metric often mentioned in the literature is impact on rent inflation. A common objection against certain designs of housing allowance programs is that they would

¹³⁹ Priemus & Kemp 2004

¹⁴⁰ Griggs & Kemp 2012

¹⁴¹ Steeles 2007

¹⁴² Priemus & Haffner 2017

¹⁴³ Priemus & Kemp 2004

¹⁴⁴ Haffner & Boelhouwer 2006

¹⁴⁵ Buron 2001

¹⁴⁶ Galster & Zobel 1998

¹⁴⁷ Buron 2001

¹⁴⁸ COAHP 2006

¹⁴⁹ Paradis et al. 2014

¹⁵⁰ Pistilli 2001

¹⁵¹ Buron 2001

cause rent inflation^{152 153}. The theory here is that housing allowances encourage tenants to over house themselves as the allowance covers the additional rent and increases the purchasing power of the tenant. As a result, demand for rental housing in a higher market segment increases which causes rent inflation that may price out middle income tenants who are not eligible for housing allowances. There is no evidence in the literature that this is happening in any of the systems included in this literature review. However, it is recommended that the metric take this into consideration as it is a concern that is often brought up as an argument against introducing housing allowances¹⁵⁴

6.3 Recipient Impact Lens

The recipient impact lens goes one step further still and takes a look at the average impact the housing allowance program has had on the individual participants. It enables one to answer the question - how did the recipient's situation improve and how can the contribution of the housing allowance be measured? The key metrics in this lens can be subdivided into four categories - economic impact, health impact, housing satisfaction and the potential of a poverty trap.

6.3.1 Economic Impact

In terms of individual economic impact the easiest number to look at is the rent to income ratio of the recipients before and after entering the program¹⁵⁵. However, other researchers argue that besides looking at the percentage of income spent on rent, it is more important to look at the residual income that is created by the housing allowance^{156 157}.

It is argued that housing allowances are designed to relieve the rent burden on the tenant and create more disposable income for the participant to spend on food as well as other necessities. Therefore, it is crucial to take the actual disposable income into account. This can be measured by looking at the average and median residual incomes of program participants before and after entering the program and compare this to what is considered a living wage in the target geography¹⁵⁸.

¹⁵² Pasolli et al. 2016

¹⁵³ Galster 1997

¹⁵⁴ Pasolli et al. 2016

¹⁵⁵ Priemus & Haffner 2017

¹⁵⁶ Steele 2007

¹⁵⁷ Griggs & Kemp 2007

¹⁵⁸ Gallant et al. 2004

6.3.2 Health Impact

Next to economic impact, the impact on health is frequently mentioned in the literature^{159 160 161}. This seems to be prevalent with studies that focus on homeless or people at risk of being homeless as well as those living in units in disrepair (e.g moldy basements etc.).

Not only physical health is mentioned, but also mental health issues such as overall stress levels, self esteem¹⁶² and overall mental health improvement¹⁶³ before and after receiving a housing allowance are discussed.

Gaetz et al. (2014) make a compelling case on the health impact of the transition from being homeless to being housed. As mentioned above, his estimates are that every dollar spent on preventing homelessness results in \$2.17 in savings on health care and social supports. Mullins & Western (2001) on the other hand find a correlation between physical health and being housed in units in disrepair compared to housing that is up to code.

6.3.3 Housing Satisfaction

Closely related to health impact but different in some ways is an analysis by Gallant et al. (2004) who argue that it is important to look at the housing satisfaction of participants of the program. First of all, have they been able to find a unit, are they happy with the size of the unit as well as the state of repair and the amenities offered in the building (if any). Lastly he proposes to look at the satisfaction with the neighborhood. This last point is also pointed out by Dockery et al. (2008) who relate it to the ability to find and commute to a possible job.

6.3.4 Potential of Poverty Trap

One of the issues that, especially entitlement program analysts, were concerned with, was the potential of a poverty trap or welfare trap. A poverty trap is a self reinforcing mechanism where the opportunity costs of an individual to return to work are not generating an equal rate of return compared to maintaining the status quo in the welfare system^{164 165 166 167 168}.

¹⁵⁹ Gallant et al. 2004

¹⁶⁰ Phibbs & Young 2005

¹⁶¹ Lubell, Crain & Cohen 2007

¹⁶² Phibbs & Young 2005

¹⁶³ Lubell, Crain & Cohen 2007

¹⁶⁴ Dockery et al. 2008

¹⁶⁵ Phibbs & Young 2005

¹⁶⁶ Hulse & Randolph 2004

¹⁶⁷ Haffner & Priemus 2017

¹⁶⁸ Haffner & Boelhouwer 2006

In various ways all these studies propose to look at whether a poverty trap is being avoided in the actual implementation of a program or will be avoided in terms of the design of the program. Metrics they propose to look at relate to the percentage of participants that can reasonably return to work¹⁶⁹ and the percentage of participants without a job that were able to find a job¹⁷⁰, as well as the percentage that had/found a job and retained that job^{171 172}.

In contrast Haffner & Boelhouwer (2007) as well as Haffner & Priemus (2017) are mainly concerned with the theoretical possibility of a poverty trap - are the right incentives in place to prevent a poverty trap and is there guidance to lead participants back to work to reduce the dependence on the housing allowance.

6.4 Sustainability Lens

Last, the literature suggests it is important to analyze the sustainability lens. This approach is mostly targeting the program design and outcomes in the long run - are participants who find housing able to maintain that housing, is there a possibility of moral hazard. In short, what are the key issues that can prevent the program from being successful over time.

These issues can be divided over three sub-categories. First is the long-term impact on tenants. Second is the possibility of fraud and moral hazard, and last, the overall satisfaction with the program.

6.4.1 Long Term Sustainability

In terms of sustainability, the literature reviewed suggests three key metrics are of importance. First, is discrimination against prospective tenants¹⁷³. Not In My Back Yard (NIMBY) effects or discrimination by landlords in the private sector are not allowed in most geographies but not unheard of. Especially when the housing market is tight and vacancy rates are low the risk that program participants are turned down due to social stigmas or discrimination is higher.

A good way to estimate if this is the case, is by testing if there is a significantly higher amount of rejections for program participants in rental applications for units compared to regular tenants.

The second metric pointing at long term sustainability is the housing retention rate. Galster & Zobel (1998) suggest to look at the percentage of participants that remained in their unit after receiving the benefit. This is especially important when the program is

¹⁶⁹ Haffner & Boelhouwer 2006

¹⁷⁰ Dockery et al. 2008

¹⁷¹ Phibbs & Young 2005

¹⁷² Hulse & Randolph 2004

¹⁷³ Pistilli 2001

tailored to people who were previously homeless. It indicates if the right support mechanisms are in place to make sure that participants can make a successful transition from being housed to remaining housed.

In addition, Gallant et al. (2004) mention that it is important to compare the retention rate with similar programs in the same or other jurisdictions. It will allow one to see where key differences are and if they can be attributed to the success or failure of the program so issues can be analyzed and resolved.

6.4.2 Potential to Abuse the Program

Part of the long-term sustainability lens is to look at the potential to misuse or abuse the program. Unlike the section above where issues arise without fault of the tenant or the landlord, the literature also highlights that not everyone has good intentions. Although it is never possible to avoid abuse completely, the researchers do highlight that it is important to analyze a program for the potential of moral hazard, fraud, and incentives to over house.

The first issue is moral hazard. Moral hazard can become prevalent when there is an incentive for the tenant to maximize their benefit and for the landlord to increase his/her revenue at the same time at the cost of the state. Priemus & Haffner (2017) and Priemus & Kemp (2004) find compelling evidence of this particular case and both indicate that in means tested systems moral hazard cannot be completely eliminated but argue that most of the problems with means tested housing allowance schemes can be averted by implementing a system based on average rents in a particular area (notional rents) instead of actual rent paid.

The second issue Priemus & Haffner (2017) raise is fraud. The difference between fraud and moral hazard is not always self evident. While moral hazard is related to stretching the system beyond its initial intention to maximize one's own benefit, fraud is described as actually breaking the law to maximize one's own benefit. An example is households who intentionally report lower incomes to increase the benefit returned to them. Especially in systems where the administering authority does not rely on actual tax data, detecting fraud is difficult.

The last issue in terms of abuse is also closely related to moral hazard, as it is the potential incentive for benefit receivers to over house themselves. If the benefit received is untied to a particular standard, the administering authority cannot control how the allowance recipient uses their allowance in the market. This creates an incentive to find housing beyond the scope of what the program was intended for^{174 175}. The problem can be mitigated by tying the benefit to housing type and the amount of rent paid.

174 Haffner & Boelhouwer 2006

175 Priemus & Haffner 2017

6.4.3 Landlord and Tenant Satisfaction:

The last indicator for long term success is the balance between landlord and tenant satisfaction with the program ¹⁷⁶. It is an important metric to mention on its own because the two types of satisfaction are closely correlated to the success of the program. If there are too many issues on the tenant side, participants will start to drop out as well as vice versa. Satisfaction in supply and demand can be calculated through a net promoter score¹⁷⁷ asking both the supply (landlords) and demand (tenants) side how likely they would recommend the program to a friend/colleague on a scale from 1-10 where 1-6 are detractors from the score, 7-8 neutrals, and 9-10 promoters. It is often seen as a good metric to predict churn or dissatisfaction.

¹⁷⁶ Gallant et al. 2004

¹⁷⁷ Reicheld 2003

7.0 Conclusion

In this discussion of the literature on housing allowances, several key aspects were touched upon that are of importance when conducting an analysis of a housing allowance program.

First the historical context of housing allowances in housing policy making was briefly sketched, followed by a section on how countries such as the United Kingdom, Germany, the Netherlands and the United States as well as Canada have managed to fit demand side subsidies in, as a policy tool, and how these approaches make sense based on the type of welfare regimes that exist in these countries.

However, where this review goes beyond the scope of a regular analysis of the literature on housing benefits, is that it also takes into account how the literature guides on what is important when analyzing a housing allowance program. Four methodologies or lenses of analysis emerged each highlighting a different perspective such as cost, the impact on the housing system overall, and the lives of the individual receiving the benefit as well as the sustainability of the program in the long run.

It is clear that all lenses should be taken into account when reviewing a housing allowance program, but not every indicator within these lenses would make sense to always look into during each analysis. It is important to match the metrics discussed with the research questions of the study and the type of program being reviewed. For example, a wait list based system would need a different approach than an entitlement based system.

This review, therefore, provides a guide on the knowledge currently available and will help inform the methodology and design of the study as it progresses.

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9.2 Appendix B: Progress Report 2: Research Plan and Data Collection Methodology

City of Toronto Housing allowance program study – Progress Report 2

Research Plan & Data Collection Methodology

Prepared by:



Contents

1.0	Introduction	78
1.1	Project Rationale and Research Objectives.....	78
2.0	Research Questions.....	80
2.1	System impact lens	80
2.2	Recipient impact lens	80
2.3	Cost lens	81
2.4	Sustainability lens.....	81
3.0	Approach and Data Collection Methods	82
3.1	Collecting Program Administrative Data	82
3.2	Survey	83
3.3	Focus Groups.....	84
4.0	Research Ethics	85
5.0	Dissemination.....	87
6.0	Initial Program Data Review	88

1.0 Introduction

The Shelter Support and Housing Administration Division (SSHA) is a division of the City of Toronto that coordinates housing and homelessness services in partnership with community agencies. The goal of these services is to prevent and end homelessness through various initiatives.

The Housing Opportunities Toronto Action Plan (HOT Plan), adopted by Toronto City Council in 2009, sets a goal to help 70,000 households with high rent burdens and add 10,000 new affordable housing units to the City's housing stock by 2020. However, the City of Toronto has not been able to meet these targets.

Between 2012 and 2017, the average number of completions was 437 affordable units per year¹⁷⁸. By 2020, the City expects to be 5,487 units short of its 10,000-unit goal¹⁷⁹. Meanwhile, the centralized wait list for affordable housing has grown by 35.6% since 2010 to 90,141 active households.

Due to increasing rents in the private sector and insufficient completions of new affordable rental housing, a growing number of households in Toronto are precariously housed. To address this, City Council approved the Housing Stability Service Plan 2014-2019 (HSSP). This plan aims to: "Enable vulnerable residents access suitable housing, remain in their homes longer and improve their well-being through a range of supports."

In line with the HSSP directions, the SSHA developed a Housing Stability Research Agenda in collaboration with community partners. A point of interest on the agenda is the potential for housing allowances.

Since 2005, the SSHA has managed seven housing allowance programs. The current program is funded through the Investment in Affordable Housing Program (IAH) and the Social Infrastructure Fund (SIF). The program provides \$250, \$400, \$500 or \$600 allowances, which recipients can use to make housing more affordable. In July 2017, 4,534 households in the City of Toronto were receiving such an allowance.

1.1 Project Rationale and Research Objectives

The HSSP acknowledged housing allowances are a promising new tool for the SSHA to provide more housing stability to homeless, vulnerable and precariously housed populations in Toronto.

178 City of Toronto (2017), Affordable Housing Office 2017 Mid-Year Report. Retrieved from: <https://www.toronto.ca/wp-content/uploads/2017/11/8e82-AHO-Summary-for-HOT-TargetsCompletions-September-2017-Final.pdf>

179 City of Toronto (2017), Affordable Housing Office 2017 Mid-Year Report. Retrieved from: <https://www.toronto.ca/wp-content/uploads/2017/11/8e82-AHO-Summary-for-HOT-TargetsCompletions-September-2017-Final.pdf>

Toronto's housing allowance program has grown significantly since 2005, and to accommodate future growth, the SSHA is developing a housing allowance policy framework. The framework should improve the experience of existing and new program participants

In addition, senior levels of government have started to express their interest as well. The Federal Government, in its recently released National Housing Strategy, announced an intention to introduce a housing benefit program. The benefit will have a maximum of \$2,500 per household per year and shall be available to 300,000 households by 2020.

The Province of Ontario is developing a portable housing benefit framework as part of the Long-Term Affordable Housing Strategy update, and has indicated it is willing to explore opportunities to move to a portable housing benefit over time.

This study was commissioned to better understand the City of Toronto's existing program in terms of its reach, impact and effectiveness. The study also aimed to develop a deeper understanding of the impact the housing allowances have on the people who receive it. This will help the SSHA develop better and more tailored policies and programs in the future.

2.0 Research Questions

To guide the analysis process and provide focus to the research team, an overall research question was formulated that this project will attempt to answer. This question is:

What is the reach, impact and effectiveness of the City of Toronto's housing allowance programs and who are its recipients?

Reach referred to the number of people served through the program. **Impact** represented the change the program has on participants' lives. **Effectiveness** measured the cost and speed at which the program operates.

In addition, a set of sub-questions were developed. These questions were guided by the different lenses of analysis for evaluating a housing allowance program discovered in the literature review.

The system impact lens allows measurement of the reach of the program, while the participant impact lens measures the impact on recipient's lives. The cost lens measures effectiveness. The sustainability lens is incorporated to measure any aspects in the design of the program that could lead to issues if the programs operate at scale.

2.1 System Impact Lens

To measure the reach of the program, the analysis will look at how applicants are able to learn about the existence of the program and gain a better understanding of the population that is currently served. The analysis will look at how many people are housed through the program, as well as how many applications were denied. This will help to measure the "universe" in which the programs operate as well as the effectiveness in reaching that universe.

Research Sub-Questions:

- How did participants find out about the housing allowance program?
- How many people are housed through the housing allowance program
- What is the acceptance rate and why were applications denied?

2.2 Recipient Impact Lens

By looking at the characteristics of program participants, a better understanding will be developed of how the housing allowance program has impacted program participants' lives. A set of participant profiles will be developed based on program data. The profiles will be compared to the housing situation of program participants. The study also aims to look at non-housing outcomes such as reduced stress and improved health

Research Sub-Questions:

- What is the current and previous housing situation of housing allowance recipients?
- How did the housing situation of participants change after receiving the housing allowance?
- What are the profiles of program participants?
- What are the non-housing outcomes on program participants' lives?

2.3 Cost Lens

To measure the effectiveness of the program, the study will look at the average cost to house a participant. This will provide a better understanding of the budgetary impact of the program. Furthermore, the study will investigate whether the program is resulting in affordable housing and, if not, what investment would be required to make housing affordable.

Research Sub-Questions:

- What is the total cost of the housing allowance program?
- What is the average cost to house a participant?
- Does the housing allowance program make housing affordable, and if not, what is required to make housing affordable?

2.4 Sustainability Lens

Through the sustainability lens, the study will gain a better understanding of the participants' experience after they have been accepted into the program. Housing stability will be measured by looking at housing retention and mobility after receiving the allowance. In addition, the study aims to examine reasons why some participants left the program and any possible unintended effects of the program, such as under-housing or over-housing and discrimination from landlords,.

Research Sub-Questions:

- What is the program participant's experience while applying for and receiving the housing allowance?
- Has the program had any unintended effects on participants or particular groups?
- Why do participants leave the housing allowance program?

3.0 Approach and Data Collection Methods

To answer the research questions discussed above, the study will take a triangular approach. Program administrative data, provided by the City of Toronto will be used to create participant profiles and develop a user experience journey. The administrative data will be augmented through a survey distributed via phone. Finally, focus groups with program participants, the City of Toronto, front-line workers and the Province of Ontario will provide additional information and context to the data.

An inductive approach based on grounded theory will be taken. This means that data collection, analysis, theory and conclusion forming will not be a linear process. Instead, these research phases will be referring back to each other constantly to expose a theory of which conclusions can be drawn¹⁸⁰. This study will take this approach especially because of the iterative nature of the study and the desire of the SSHA to be an active partner in the design of the survey and focus groups.

3.1 Collecting Program Administrative Data

The SSHA has provided the consulting team with two databases. One database (n = 402) is maintained by the City of Toronto as part of the Coordinated Access Pilot Program. The other database is maintained at the Ontario Ministry of Housing (n = 5,131) containing data collected on all program participants obtained from application and renewal forms submitted to the Province.

The Coordinated Access database contains richer information collected by the City such as gender, income and relationship status. This makes the database ideal for developing participant profiles and to answer questions on affordability and housing suitability. The larger Provincial dataset provides more general information about the participants, such as program stream, apartment size, rent, date of birth, location and the number of individuals living in the unit, which makes it ideal to calculate program cost, reach and location. The smaller database provides an appropriate sample size at a 95% confidence level and 5% margin of error, meaning the results should be valid 19 out of 20 times for population values.

However, a careful review of the Coordinated Access Pilot Program database found data inconsistencies, specifically related to the income of participants. This is important as the data on income provides crucial information on a variety of research questions, especially those questions related to affordability and housing sustainability. Also, the Coordinated Access Pilot Program database only provides data on participants obtaining a housing allowance through the Coordinated Access Pilot Program. This points to a skew to certain program participants.

¹⁸⁰ Glaser & Strauss 1967

The program data will help answer questions on program cost and acceptance rate, create participant profiles, look at the current housing situation and location of program participants. Furthermore, the data will provide insight on over or under-housed program participants.

3.2 Survey

To augment and verify the program administrative data, two surveys will be designed to collect information from a random sample that is representative of the overall recipient population at a 95% confidence level and 5% margin of error.

The survey will be conducted through a phone interview that will be about 15-20 minutes in length and designed by SHS in collaboration with SSHA staff. Once the survey has been designed, it will be provided to Oraclepoll for pilot testing. Changes to the survey may be made based on the results of pilot testing.

Once the survey is finalized, initial calls to program participants will be made from 6:00 - 9:00 pm and subsequent calls from no answers or busy numbers will be made up to seven times on a staggered daily rotating basis from 9:00 am to 9:00 pm over a 7-day period (with at least 1 weekend call). Telephone appointments will be made with those unavailable or unwilling to complete the survey during the initial call. All calls will be completed by Oraclepoll Research staff at its multilingual call center facility.

Throughout the data collection process 20% of all interviews will be monitored and 100% supervised by call center management to ensure quality control. Regular update reports (as requested) will be provided to the client with respect to the status of the data collection. The Oraclepoll team will prepare and submit regular reports (to be determined) throughout the project. These reports will include:

- project tracking information, including the status of tasks requested, performed, and remaining;
- Identification of issues and options for resolution; and
- If necessary, revisions to the work plan and schedule.

An online version of the CATI survey to be used for the “census” component will also be provided. Oraclepoll uses Voxco Interviewer Web™ CAPI online survey software. A separate survey will be used for this component and an open link to the survey will be provided. At the end of the data collection stage, data tables will be provided as well as the SPSS database.

A thorough analysis of the survey data by the SHS consulting team will be undertaken once the survey is completed. The data will be organized and synthesized in a database, through tables in either Excel or Word, and will serve as a knowledge base for identifying the impact housing allowances have on the day to day lives of program participants. Any gaps that may still exist will be highlighted and will influence the discussion guides that will be developed for the focus groups.

3.3 Focus Groups

Based on the identified gaps in knowledge, focus groups will be organized with SSHA staff, program participants, front-line workers from shelters and Provincial staff of the Ministry of Housing and the Ministry of Finance. Preference will be given to those staff members actively communicating with participants and having an understanding of the participants' lived experience. It is anticipated that four sessions of 90-120 minutes will be undertaken with 5-10 participants/staff for each session. The exact time and size of the focus groups will depend on the survey results.

The research team will work with SSHA staff to ensure that all the different profiles of participants are represented. While the discussion guides and format of the focus groups will be largely influenced by the results of the survey, it is anticipated that the focus will be on the participants' lived experience in the program.

4.0 Research Ethics

The research team acknowledges that many of the participants in the housing allowance programs administered by the City may be vulnerable and may be uncomfortable participating in the study. Therefore, special precautions will be taken by the research team to make sure no harm is done to any of the participants in the research.

SHS will take the following precautions to make sure this project adheres to all the best practices in ethics for social science research.

1. The research team will not compromise the privacy of the participants.
 - a. All data collected will be anonymized to make sure no individual participant can be identified.
 - b. SHS will not share any participant identifying information with third parties outside of SSHA and Oraclepoll
 - c. SHS will hand over any database or written survey with participant identifiable information to the SSHA after the study is complete and will not keep copies.
2. The research team will not engage in any form of misrepresentation
 - a. SHS or Oraclepoll will not misrepresent themselves in order to improve response rates
 - b. SHS or Oraclepoll will not hide potential conflicts of interest to participants in the study
 - c. SHS or Oraclepoll will not mislead or seduce participants in order to improve response rates.
3. The research team will not harm or distress participants (psychologically or physically).
 - a. The research team will not pressure participants to answer questions they are not comfortable answering.
 - b. The research team will make sure that all information regarding the research is accessible to people with disabilities or facing language barriers.
 - c. The research team will make sure all venues for focus groups are accessible to people facing disabilities.
 - d. The research team will take all steps necessary to ensure personal biases or preconceptions will not influence the conduct and/or findings of the research
 - e. The research team will take the vulnerability of the participants into account in the research design especially in terms of surveys and 1-1 interactions.
4. The research team will not put any of the participants in a compromising position that could harm them in any way shape or form.
 - a. The research team will prevent participants from self-incrimination.

The research team will not report any participant-identifiable information on program fraud or misuse unless forced to do so via subpoena or court order.

5.0 Dissemination

Once the research process is completed, the research team will distribute the information collected. First, an interim report will be prepared, which will include the results of the literature review, program administrative data, data collected through surveys and the focus groups. Where appropriate, graphs, charts and infographics will be used to present data and information.

This draft report will be submitted to the SSHA staff for review and comment. All comments and suggestions provided by SSHA staff will be discussed and incorporated in the final report.

The final report will be handed over to SSHA so it can be distributed to interested departments within the City of Toronto. A separate public summary report will be drafted. This will be a public document and the research team will take this into consideration in terms of writing and formatting.

6.0 Initial Program Data Review

As part of designing the research strategy, the participant program data provided by the City of Toronto has been analyzed. This process was completed before the Provincial database was provided. Therefore, the analysis was conducted with the program administrative dataset created by the City of Toronto as part of the Coordinated Access Pilot Program. The Coordinated Access database was used as a proxy for the larger Provincial database.

From the initial analysis, a number of participant profiles have emerged. These profiles can be generalized as follows:

- Single males
- Single females
- Couples/families without dependents
- Couples with dependents
- Single parents with dependents

Income, income source, housing situation, location, number of dependents, average rent, and average housing allowance amount were calculated for each participant profile. This allowed the research team to uncover housing affordability, housing suitability and compare these by profile.

It should be noted that many of the calculations and assumptions are based on the household annual income data. While reviewing the data, a concerning number of inconsistent data entries were found in this particular column. As a result, the dataset filtered by income had to be reduced by 28%. This is not a representative sample for the population and therefore, all the information below needs to be interpreted as an indication. Further analysis is necessary either through survey or provincially provided income data.

Single males represented 53% of the population and single females 23%. Couples without children made up 8% while those with children made up 5%. Lastly, single mothers with children represented 5%. The remaining group consisted of transgender people, seniors or youth under 20.

Singles with dependents or couples with dependents were found to achieve the lowest housing affordability due to the high rents they pay to accommodate their larger families.

Single parents with dependents were more likely to be under-housed as per Toronto Community Housing's suitable apartment standards for families with children. All families with children predominantly lived in the inner-city suburbs such as Scarborough, Etobicoke and North York.

Single males and females on average, achieved better housing affordability compared to households with dependents. Even though their income is lower compared to households with dependents, they are able to find more affordable apartments. A total of 66% live in the inner-city suburbs, predominantly Scarborough, Etobicoke or North York, while the remaining 34% live in Old Toronto.

9.3 Appendix C: Progress Report 3: Program Data and Survey Analysis

City of Toronto Housing Allowance Program Study Progress Report 3:

Program Data and Survey Analysis

Prepared by:



Contents

1.0	Introduction.....	94
2.0	Research Questions	95
2.1	System impact lens	95
2.2	Recipient impact lens	95
2.3	Cost lens	96
2.4	Sustainability lens.....	96
3.0	Data Collection and Methodology	97
3.1	Data Collection Methodology: Program Administrative Data.....	97
3.2	Data Collection: Survey	98
4.0	Program Description and Cost Analysis.....	99
4.1	Program Description.....	99
4.2	Program Cost	100
4.3	Program Impact on the Waiting list	101
5.0	Participant Profiles.....	102
5.1	Age.....	102
5.2	Gender	104
5.3	Ethnicity and Immigration Status	105
5.4	Income Source	106
5.5	Income	106
5.6	Profiles	107
6.0	Participant Journey.....	109
6.1	Stage 1: Program Discovery	109
6.2	Stage 2: Application.....	110

6.3	Stage 3: Housing Outcomes.....	111
6.4	Stage 4: Exit - Why participants left the program	119
6.5	The Journey Summarized.....	120
7.0	Conclusions.....	122
8.0	Data Quality and Limitations.....	123
9.0	Knowledge Gaps and Next Steps	124

1.0 Introduction

This report presents an analysis of the data collected from two housing allowance program that are administered by the City of Toronto's Shelter Support and Housing Administration (SSHA) as well as the results of a survey of program participants.

The Transitional Housing Allowance Program – Extension (TTHAP-E), as well as a smaller program funded through the Social Infrastructure fund provide recipients with a monthly portable allowance of \$250, \$400, \$500 or \$600 which they can use to reduce the cost of housing in the City of Toronto.

The SSHA has provided the consulting team with two databases, one (n = 402) maintained by the City of Toronto as part of the Coordinated Access Pilot Program and one with program administrative information maintained at the Ministry of housing (n = 5,131) containing general information on all participants. The Coordinated Access database contains richer information collected by the City such as gender, age, income, apartment size and number of dependents, while the larger Provincial database provides more general information about the participants such as program stream, rent and allowance amount.

In addition, a survey of housing allowance recipients was conducted to ask participants targeted questions about their experience while in receipt of a housing allowance.

The analysis presented in this report focuses on these two databases as well as the survey conducted among housing allowance recipients. It provides insight into how the participants discovered the program and their experience while being enrolled. It paints a demographic picture of the people using the program and how it has impacted their day to day life.

The analysis of this information used the different lenses of analysis that were identified in the literature review, namely the system impact lens, the cost lens, the recipient impact lens and the sustainability lens. To highlight the experience and impact on program participants' lives, the research also developed a participant program journey, from enrolment to impact on a housing allowance recipient's day to day life.

2.0 Research Questions

The overall research question that guided the analysis is:

What is the reach, impact and effectiveness of the City of Toronto's housing allowance program and who are its recipients?

Reach refers to how many people the program is able to serve. **Impact** represents the change the program has on the participants' individual lives. **Effectiveness** refers to the cost and speed at which the City of Toronto is able to deliver such change through stable and good quality housing.

In addition, a set of sub-questions were developed, guided by the different lenses of analysis discovered in the literature review.

The system impact lens allows for measuring the reach of the program, while the participant impact lens helps to measure the impact on the recipient's lives. The cost lens measures effectiveness. The sustainability lens was incorporated to measure aspects in the design of the program that could cause problems or lead to abuse if the program were to operate at scale.

Sub-questions were developed under each lens of analysis

2.1 System Impact Lens

To measure reach, the analysis looked at how applicants discovered the program. To gain a better understanding of the population that is currently served, the analysis looked at the number of people housed through the program, as well as the number of applications that were denied. This helped to measure the "universe" in which the program operates as well as the effectiveness in reaching the eligible population.

Research Sub-Questions:

- How did participants find out about the housing allowance program?
- How many people are housed through the housing allowance program?
- What is the acceptance rate of applications and why were applications denied?

2.2 Recipient Impact Lens

Looking at the characteristics of participant groups provides a better understanding of how a housing allowances impact the lives of participants. To do this, a set of participant profiles were developed based initially on program data, augmented by survey data.

These profiled groups were then compared to the average housing situation of participants. This analysis looked at the dwelling types, location of dwellings, as well as the quality, affordability and suitability of housing. The study also looked at non-housing

outcomes such as personal health, stability and security in the homes and neighborhoods of program participants.

Research Sub-Questions:

- What was the current and previous housing situation of program participants?
- How did the housing situation of participants change after receiving the allowance?
- What are the profiles of program participants?
- What are the non-housing outcomes of the housing allowance program on the recipients' lives?

2.3 Cost Lens

To measure the effectiveness of the program, the study looked at the cost and time to house participants. This provides an understanding of the budgetary impact of the program. This was then compared to the cost of housing through the shelter system. Lastly, the study looked at whether the program resulted in affordable housing and, if not, what monetary investment would be required to achieve affordability.

Research Sub-Questions:

- What is the total cost of the housing allowance program?
- What is the average cost to house a participant?
- Does the program make housing affordable and, if not, what is required to make housing affordable?

2.4 Sustainability Lens

To gain a better understanding of the clients' experience after they are accepted and transitioned into the program, the sustainability lens was used to understand housing stability. This was measured by looking at housing retention and mobility after receiving the allowance, as well as any unintended effects the program has had on participants such as under-housing or over-housing and discrimination from landlords.

Research Sub-Questions:

- What is the participant's experience while applying for and receiving the housing allowance?
- Has the program had any unintended effects on recipients or particular groups?
- Why do participants leave the housing allowance program?

3.0 Data Collection and Methodology

A staged triangular approach was used to conduct the data analysis. Quantitative data provided by the City of Toronto was analyzed to understand what was already known about participants. This information was then augmented through a phone survey collecting a random sample of program participant data.

An inductive approach based on grounded theory was used, which means there is an assumption that data collection, analysis and theory/conclusion forming are not a linear process. Instead, they refer back to each other constantly to form a theory from which conclusions can be drawn¹⁸¹. This approach was selected because of the iterative nature of the study as well as the desire of the SSHA staff to be an active partner in the design of the survey and focus groups.

The research and analysis below represents the first two stages of the research process and includes data from the program data provided by the SSHA and the survey that was conducted.

3.1 Data Collection Methodology: Program Administrative Data

Two databases containing program data of participants were analyzed. One dataset (n = 402) is maintained by the City of Toronto as part of the Coordinated Access Pilot Program to improve service delivery to clients. The second dataset includes program administration information and is maintained by the Province of Ontario (n = 5,131). The database contains data on all program participants, applicants who were rejected and applicants who transitioned out of the program.

The larger Provincial database provides more general information about participants, such as program stream, apartment size, rent, date of birth, location and the number of occupants in the unit. This made it ideal to calculate program cost, reach and location. The smaller database contains richer information collected by the City such as gender, income and relationship status. This makes it ideal for developing participant profiles and to answer questions on affordability and housing suitability. The Coordinated Access Pilot Program database provides an appropriate sample size of the overall population at a 95% confidence level and 5% margin of error. However, a careful review of the database found inconsistencies, specifically related to the income of participants. This is important as the data on income provides crucial information on a variety of research questions related to affordability and housing sustainability.

The second issue that was identified with the Coordinated Access Pilot Program database was related to a skew in the data. The database only provides data on applicants obtaining a housing allowance through the Coordinated Access Pilot

¹⁸¹ Glaser & Strauss 1967

Program. This means there is a skew in the information to certain program participants. This limitation influenced the survey design to validate the assumptions made based on available program data.

3.2 Data Collection: Survey

A survey was administered among current participants of the program to augment and improve the data present in the databases discussed above. The second function of the survey was to answer additional research questions about the participants' experience in the program. How did participants find out about the program, what was their previous housing situation and has this changed since receiving an allowance? What is their current housing situation, are there non-housing outcomes of the program, and can any unintentional effects on participant's lives be identified. The survey questions used have been included in Appendix K.

A telephone survey was selected to ensure a higher response rate compared to an online or paper survey. The survey was estimated to take about 20 minutes to complete. The questions were designed by SHS in collaboration with SSHA staff and the survey was conducted by Oraclepoll.

To obtain the phone numbers of the participants, a reverse look-up was performed on the participant addresses provided by the SSHA. The phone number associated with the address was called and a verification took place to ensure the respondent was indeed the recipient of a housing allowance.

Initial calls to program participants were made from 6:00 -9:00 pm and subsequent calls from no answers or busy numbers made up to seven times on a staggered daily rotating basis from 9:00 am to 9:00 pm over a 7-day period (with at least 1 weekend call). This process ran between September 18 and October 7. Telephone appointments were made with those unavailable or unwilling to complete the survey during the initial call.

Throughout the data collection process, 20% of all interviews were monitored and 100% supervised by call center management to ensure quality control. A total of 206 responses were collected in this sample, providing a 7% margin of error and a 95% confidence level.

4.0 Program Description and Cost Analysis

4.1 Program Description

The City of Toronto has managed seven housing allowance programs since 2005. The current program is called the Toronto Transitional Housing Allowance Program – Extension (TTHAP-E). It is funded through the IAH program by the Province of Ontario and administered by the City of Toronto. In addition to TTHAP-E, there is a second, smaller housing allowance program, funded through the Social Infrastructure Fund (SIF). In June 2017, a total of 4,537 households were assisted through the SIF program (448 households) and TTHAP-E program (4,089 households).

To participate, applicants have to comply with a set of criteria. They must:

- Be a Canadian citizen, or a
 - permanent resident
 - applicant for permanent residency,
 - refugee, or
 - a refugee claimant
- Live in the City of Toronto
- Have the previous year's income tax return completed and submitted to the Canada Revenue Agency (CRA)
- Not receive rent-geared-to-income assistance
- Not have arrears with a social housing provider, or
 - have arrears with a repayment plan in good standing
- Not own a home suitable for year-round occupation
- Pay a rent that is lower than 30% above the Average Market Rent (see table below):
- Have a before tax household income that is below the household income limit for Toronto (see table below)¹⁸²:

Table 9: Household income and maximum rent by household size

Household Size	Max. gross income per year	Max. rent per month
1 household member	\$39,500	\$1,412
2 household members	\$44,500	\$1,412
3-4 household members	\$52,500	\$1,678
5-6 household members	\$61,500	\$2,094
7+ household members	\$70,500	\$2,426

Source: City of Toronto 2018

¹⁸² City of Toronto, 2018, Subsidized Housing & Housing Benefits. Retrieved from: <https://www.toronto.ca/community-people/employment-social-support/housing-support/subsidized-housing-housing-benefits/>

Participants are either sourced from the centralized wait list for rent-geared-to-income housing or referrals to SSHA from partners such as shelters, OW/ODSP case workers or social workers. Survivors of Domestic Violence can apply through Housing Access, a City of Toronto agency that maintains the Centralized Wait List.

Besides the general program requirements described above, applicants should also belong to specific target groups. Target groups are defined by the SSHA and allows the City of Toronto to distribute the allowances among the populations the program attempts to serve. The current target groups are:

- Priority households at risk of homelessness on the centralized wait list for rent-geared-to-income housing such as seniors and large families.
- Individuals or families experiencing chronic homelessness (homeless for more than six consecutive months)
- Survivors of domestic violence.
- Residents in subsidized units with expiring operating agreements (Pilot stream)

The table below shows the distribution of the different target groups across the TTHAP-E and SIF programs. The largest two groups are households experiencing homelessness or precariously housed households at risk of homelessness. Survivors of domestic violence (3.7%) and residents in units with expiring operating agreements (0.5%) represent a smaller proportion of program participants.

Table 10: Distribution of categories in the 3 allowance program

Distribution of target categories in the 3 allowance program	Total	TTHAP-E	SIF
Individuals and families experiencing homelessness	29.9%	29.4%	34.4%
Priority households at risk of homelessness on the centralized wait list for rent-geared-to-income housing	65.9%	65.9%	65.6%
Survivors of domestic violence	3.7%	4.2%	0.0%
Residents in units with expiring operating agreements	0.5%	0.6%	0.0%
Total	4,537 (100%)	4,089 (100%)	448 (100%)

Source: Provincial Program Database

4.2 Program Cost

When looking at the cost of operating the program, the main observation that can be made is the financial impact of a Housing First strategy. The average housing allowance per participant was \$300 in June 2017. This means, the average yearly cost per participant to house is \$3,600. As a consequence, based on June 2017 data, the Housing Allowance program are projected to cost \$16,301,724.96 yearly in allowances.

A total of 1,354 participants of the program were homeless and relying on shelters at the time of their admission. The yearly cost of maintaining a shelter bed in Toronto is estimated at \$27,000¹⁸³. These numbers show that investing in housing allowances instead of additional shelter beds could lead to cost savings in the long run.

It is important to note these numbers do not take into account the staffing costs to administer the housing allowance program or any bridge grants the City of Toronto may provide. However, they also do not include the pathway out of poverty a housing allowance creates and the associated savings on healthcare costs studies have shown can be achieved¹⁸⁴.

In addition, the housing allowance program is more cost efficient than its counterpart, the rent-geared to income (RGI) housing subsidy. On average, an RGI unit costs \$613 per month in subsidies¹⁸⁵ compared to \$300 per month for a housing allowance. Furthermore, there is no need for a waiting lists since the subsidy is attached to the recipient and not the unit. However, it is important to note that RGI subsidies are deep subsidies tied to units that make housing affordable at 30% of gross monthly income, while the current Toronto housing allowance program does not aim to achieve affordability but, instead, to house at-risk or homeless applicants quickly.

4.3 Program Impact on the Waiting list

In a short period of time, the housing allowance program administered by the SSHA has made an impact on the centralized waiting list. The Provincial program database shows the number of housing allowances distributed between June 2016 and June 2017 was 1,448. That means in one year, the SSHA has been able to provide housing or better housing stability to more households than the yearly target of a thousand new affordable housing units identified in the Housing Opportunities Toronto Action Plan.¹⁸⁶

While the number of active listings on the centralized waiting list has grown by 35.6% since 2010 to 90,141 households in the third quarter of 2017 the housing allowances are currently helping to house around 5% of Toronto residents actively waiting for an RGI unit that meets their needs.

183 City of Toronto 2017. Quick facts about homelessness and social housing in Toronto. Accessed from: <https://www1.toronto.ca/wps/portal/contentonly?vgnextoid=f59ed4b4920c0410VgnVCM10000071d60f89RCRD&vgnextchannel=c0aeab2cedfb0410VgnVCM10000071d60f89RCRD>

184 Gaetz 2012. The real cost of homelessness: Can we save money by doing the right thing? Accessed from: http://homelesshub.ca/sites/default/files/costofhomelessness_paper21092012.pdf

185 Province of Ontario 2017. Long-Term Funding For Affordable Housing. Accessed from: <http://www.mah.gov.on.ca/Page10444.aspx>

186 City of Toronto 2010. Housing Opportunities Toronto: an affordable housing action plan 2010-2020, Accessed from: <http://www.toronto.ca/legdocs/mmis/2009/ah/bgrd/backgroundfile-21130.pdf>

5.0 Participant Profiles

The combined databases of the participant program data and survey data have been analyzed to learn more about the households that participate in the program. This section presents a demographic profile of the participants in the study and develops personas for the different groups sharing commonalities that have been identified in the data.

This section of the report is largely based on the Provincial Program database (n = 5,131) and the survey results (n 206) while using the Coordinated Access database as a reference point. The data from the Coordinated Access database was not used in the analysis due to a bias that was discovered in the data. The database contains 2017 data only. This left out grandfathered program and target groups of the past years. The Provincial Program database contains information on all participants but lacks depth. As such, the survey was designed to provide this depth. Therefore, even though the sample size is smaller, the research team felt confident that the results provided a better reflection of the total population of program participants.

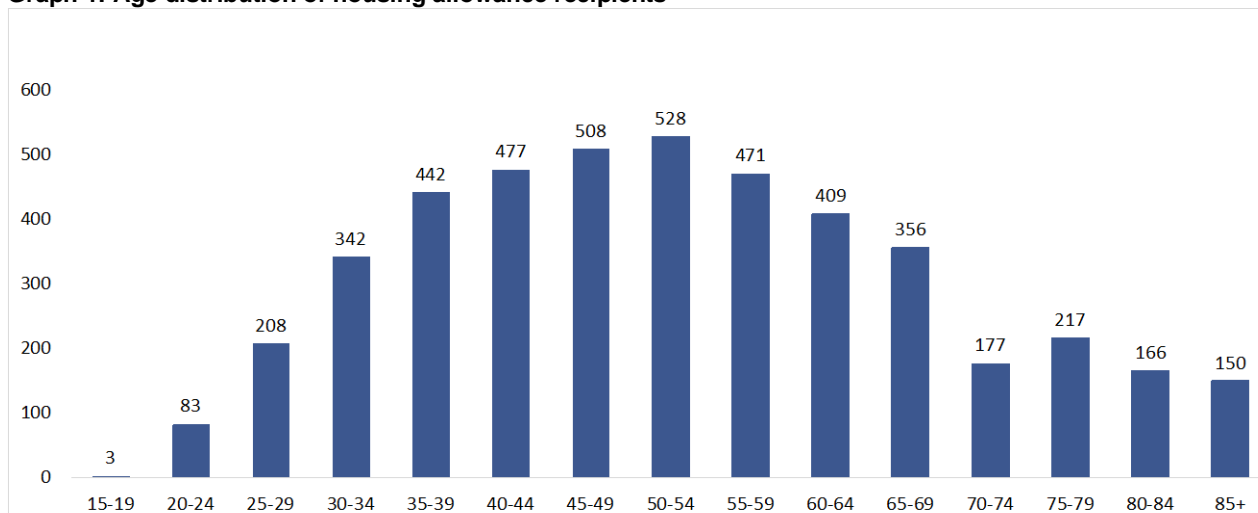
5.1 Age

The data presented below shows the age of program participants. Age is an indicator for some of the specific needs of a population. For example, seniors at risk of becoming homeless need different types of supports to achieve stable housing compared to youth in shelters. The data show that 62% of the program participants are between the ages of 35-64. The average age among housing allowance recipients is 52.5 years old. This is significantly older than the average age of the general population over the age of 15 in Toronto which was 46 years ¹⁸⁷.

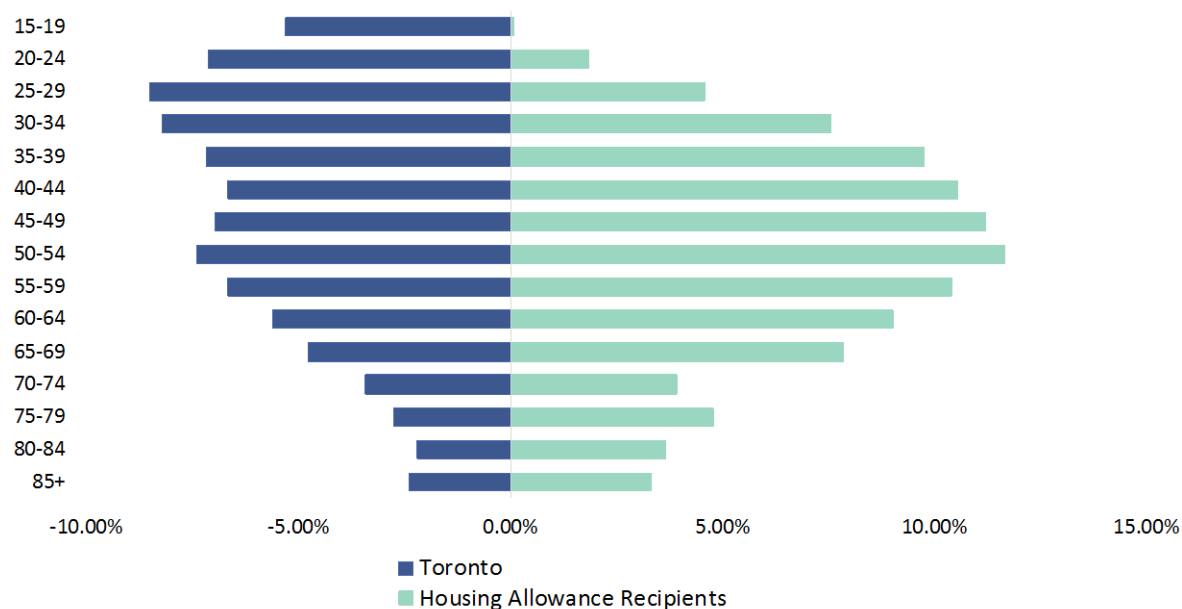
Compared to the general population of Toronto, youth (between 15 and 24 years old) were underrepresented among program participants (see figure below). Although this can partially be explained because many youth are still living with their parents, data from the 2013 Toronto Streets Needs Assessment showed 8.6% of Toronto's homeless population were youth, while in the housing allowance program this was only 1.9%.

The two graphs below visualize this trend. While the first graph shows the age distribution among housing allowance recipients. The second graph compares the distribution to the general population of the City of Toronto. The lack of youth is immediately apparent, as well as the spike among housing allowance recipients of middle age (35-64).

¹⁸⁷ Statistics Canada 2016: Toronto Census Profile, 2016 Census. Accessed from: <http://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/details/page.cfm?Lang=E&Geo1=CD&Code1=3520&Geo2=PR&Code2=35&Data=Count&SearchText=Toronto&SearchType=Begin&SearchPR=01&B1=All&TABID=1>

Graph 1: Age distribution of housing allowance recipients

Source: Provincial Program Database

Graph 2: Age pyramid comparing the age of housing allowance recipients to the age of the general population of Toronto

Source: Statistics Canada Census 2016 and Provincial Program Database

5.2 Gender

The data presented below shows that males make up just over half (53%) of housing allowance recipients while females make up 45%. Those identifying as transgender make up 2% of program participants which is on the higher side of normal compared to the 0.5 to 2%^{188, 189} found in attempted estimations of the transgender population in the US.

The table below shows that compared to Toronto's homeless population there was a high percentage of females among program participants. The 2013 Streets Needs Assessment data indicates, 64.3% of the homeless population identified as male and 32.9% as female while among housing allowance participants 52.9% identified as male and 44.7% as female. The more balanced gender distribution in the housing allowance program can be explained by the focus of the program on households at risk of homelessness and survivors of domestic violence.

In addition, the examination of household composition in relation to gender shows that single males and females between the age of 15-64 make up the majority of the population. Together the group of single males and females represent 65.5% of all program participants. Other groups that can be identified are couples without dependents, couples with dependents, singles with dependents and seniors over the age of 65.

Table 11: Program Participants by gender

Gender	Single	Couple	Single + Dependents	Couple + Dependents	Seniors 65+	Total
Male	67 (49.6%)	6 (37.5%)	13 (48.1%)	18 (78.2%)	5 (100.0%)	109 (52.9%)
Female	63 (46.7%)	10 (62.5%)	14 (51.9%)	5 (22.8%)	0 (0.0%)	92 (44.7%)
Transgender	5 (3.7%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	5 (2.4%)
Total	135 (100%)	16 (100%)	27 (100%)	23 (100%)	5 (100%)	206 (100%)

Source: Toronto Housing Allowance Study Survey of Program Participants

188 Conway 2002. How Frequently does Transsexualism Occur? Accessed from: <http://www.conseil-lgbt.ca/wp-content/uploads/2013/12/How-Frequently-Does-Transsexualism-Occur.pdf>

189 Gates 2011. How many people are lesbian, gay, bisexual and transgender? Accessed from: <https://williamsinstitute.law.ucla.edu/wp-content/uploads/Gates-How-Many-People-LGBT-Apr-2011.pdf>

5.3 Ethnicity and Immigration Status

Questions on ethnicity and immigration status were included in the survey to gain a better understanding of whether there were particular groups that are over- or under-represented in the population.

The first question that was asked concerned country of birth. The following table shows respondents indicated that 53% of the population was born in Canada while 47% was not. This is in line with the 2016 Census data for the City of Toronto indicating that 50.5% of its residents were born outside of Canada¹⁹⁰

Among the people that immigrated to Canada, 67% stated they were a citizen or permanent resident while 21% were a refugee claimant. In this sample 73% of immigrants have been in Canada for less than 10 years.

Table 12: Place of birth

Born in Canada	Frequency	Percent
Born in Canada	110	53.3%
Not born in Canada	96	46.7%
Total	206	100%

Source: Toronto Housing Allowance Study Survey of Program Participants

The table below looks at the data by ethnicity. While the previous table on immigration status showed parity with Toronto's general population, the table on ethnicity tells a different story. It shows that non-Caucasians make up a much larger proportion of housing allowance recipients compared to the general population of Toronto. The 2016 census data shows, 48.2% of Toronto's population was of Caucasian descent compared to 19.4% among housing allowance recipients. People with Middle Eastern origins make up about 6% of Toronto's population compared to 19% among housing allowance recipients. A similar trend was seen among people identifying as Indigenous or First Nations While Indigenous peoples make up only 1% of the total population of Toronto, they make up 6.3% of housing allowance recipients. This suggests participants in the housing allowance program are more likely to be Indigenous peoples and non-Caucasians.

¹⁹⁰ Statistics Canada 2016: Toronto Census Profile, 2016 Census. Accessed from: <http://www12.statcan.gc.ca/census-recensement/2016/dp-prof/details/page.cfm?Lang=E&Geo1=CD&Code1=3520&Geo2=PR&Code2=35&Data=Count&SearchText=TOroto&SearchType=Begin&SearchPR=01&B1=All&TABID=1>

Table 13: Housing Allowance Recipients by Ethnicity

Ethnicity	Housing Allowance Recipients	Toronto
Middle Eastern	19.4%	5.6%
Caucasian	19.4%	48.2%
South Asian	14.6%	13.0%
South East Asian	12.1%	21.8%
African American	10.2%	5.5%
Latin American	9.2%	4.2%
Asian (Other)	8.7%	0.2%
First Nation/Indigenous Community	6.3%	1.3%
Total	100%	100%

Source: Toronto Housing Allowance Study Survey of Program Participants and 2016 Census Community Profiles

5.4 Income Source

The data on the income source of survey respondents shows that the majority receive their income from Ontario Works (OW) and Ontario Disabilities Support Program (ODSP). A total of 61% of survey respondents cited these two programs as their income source. In addition, 11% are seniors and receiving benefits from the Canada Pension Plan (CPP). This means that 72% of housing allowance recipients receive income from government program while 23% list work as their main source of income, and 5% receive income from a combination of work and government benefits.

Table 14: Income Source

Source	Total	Percentage
OW	100	48.5%
ODSP	27	13.1%
CPP/OAS	22	10.7%
Work (FT)	18	8.7%
Work (FT + ODSP/OW)	1	0.5%
Work (PT)	30	14.6%
Work (PT + ODSP/OW)	8	3.9%
Total	206	100%

Source: Toronto Housing Allowance Study Survey of Program Participants

5.5 Income

Household income is one of the most important metrics to measure when analyzing housing allowances as it provides an insight into the affordability of housing and the economic ability of the tenant to continue a secure tenancy without increased risk of eviction. As such, survey respondents were also asked to identify their net monthly income.

The following table shows the yearly net after tax income of survey respondents. The data indicates a difference in income between singles without dependents and the other profiles. Singles without dependents have on average lower incomes as they are not able to pool benefits or salaries like couples can do and are not eligible for higher

allowances available for households with dependents. This will be demonstrated further in chapter 7.

Table 15: Average Net Income by Profile

Profile	Avg. net Income Yr.	Number of respondents	Refused	Total
Single male 15-64	\$12,873	40	27	67
Single female 15-64	\$11,737	40	23	63
Couples without dependents	\$15,510	10	6	16
Couples with dependents	\$13,892	12	11	23
Single with dependents	\$15,207	22	5	27
Seniors	Insufficient data	3	2	5
Single Transgender 15-64	Insufficient data	2	3	5
Total	\$13,466	129	77	206

Source: Toronto Housing Allowance Study Survey of Program Participants

5.6 Profiles

By looking at the data it becomes clear that the population receiving a housing allowance does not directly reflect the characteristics of the general population in the City of Toronto. All program participants are adults, and 98% of the participants are above 25 years old. Furthermore, 62% of housing allowance recipients are between 35-64 years old compared to 41% in the general population. Housing allowance participants are on average more than 10 years older than regular Torontonians.

Because the program is targeted to homeless and precariously housed individuals, most recipients have government benefits as their main source of income.

When segmented by gender and household composition, individual profiles or groups start to appear. The first and most prominent group is that of single males and females under 65 years old. This group represents 63% of all program participants.

The second largest profile is the households (couples and singles) with dependents. This group represents 24% of all program participants.

Another group that has been identified from the data is couples (married/common law) without dependents representing 8% of all program participants.

The analysis of the data also identified the transgender and senior population groups. However, these two groups combined made up less than 5% of the total sample population. This meant there was often insufficient data available to create a separate section in the analysis.

To highlight the different experiences in the housing allowance program between these groups, where possible, all data has been categorized into the above-mentioned categories.

6.0 Participant Journey

This section of the report presents the journey of the different program participant groups that were developed in chapter 5 through the housing allowance program from discovery to exit. Journey mapping is one of the most common design approaches to analyze service delivery due to its human centered approach. The format of a journey was chosen because it is a fitting approach to answer the sub-questions that fall under the impact and sustainability lens.

Many of these sub-questions revolve around pathways into the program, the experience and outcomes while being part of the program and the goal of the SSHA to better understand why participants left the program. A common way to explain this experience is to segment the experience into the natural stages a participant would go through while being part of the program. These stages will together highlight the overall experience or “journey” the majority of participants make while interacting with the program. Four stages have been identified:

- Stage 1: Program discovery – How do participants discover the program.
- Stage 2: Application - Eligibility assessment and acceptance.
- Stage 3: Housing outcomes - Housing situation before and after entering the program.
- Stage 4: Exit - Why participants left the program.

6.1 Stage 1: Program Discovery

To understand how program participants learned about the option to receive a housing allowance, the survey (n = 206) included a question on discovery (see table below). The data show that the majority (78%) of participants discovered the program through a referral from a social worker, a case worker at a shelter, or through Ontario Works. A smaller proportion mentioned they found out about the program via the internet, posters, or outreach at a shelter.

Table 16: How did participants discover the program

Touchpoint	Number	Percentage
Ontario Works case worker	59	28.6%
A social worker	52	25.2%
Housing Worker at a shelter	51	24.8%
The Internet	26	12.6%
A poster	16	7.8%
Other	1	0.5%
Don't know	1	0.5%
Total	206	100%

Source: Toronto Housing Allowance Study Survey of Program Participants

6.2 Stage 2: Application

What happens between discovery and application remains somewhat unclear. A participant can either be referred directly to SSHA through a case worker or the applicant is contacted by phone by the SSHA with an invitation. Survivors of Domestic Violence can contact Access to Housing, the Coordinated Access center of the City of Toronto.

Once an applicant applies, they fill out an application form (see appendix F) where information is collected such as name, name of spouse, address, rent paid, and utilities. Based on the provided information on the form, the SSHA conducts a quick screening to assess if the applicant is eligible and if funding remains in the target group.

Because most applicants are pre-screened, the acceptance rate is high. According to the Provincial program database, between June 2016 and June 2017, 1,690 applications were processed by the Province. Of these applications 242 were ineligible. This means the acceptance rate for applications is 85.6%. No data were available on how many applications were refused by the SSHA during the initial screening. The main reasons for denial were:

1. Applicants that exceed the income limit
2. Applicants that already pay less than 30% of their income in rent or;
3. Applicants that are receiving an RGI subsidy.

These three denial reasons constitute 75% of all cases (see table below).

Table 17: Primary Rejection Reasons for Housing Allowance Applicants

Primary rejection reason	Number	Percentage
Exceeds income limits	164	39.2%
Pays less than 30% of income in rent	111	26.6%
Already receives RGI	36	8.6%
Unit higher than market	27	6.5%
Not a resident of Service Manager area	22	5.3%
Applied past the deadline	19	4.5%
Arrears with social housing provider, living in a self-contained unit, not paying rent, or shelter component OW/ODSP + IAH is more than rent	18	4.3%
Missing tax return	17	4.1%
Own a house suitable for year-round occupation	4	1.0%
Total	418	100%

Source: Provincial Program Database

6.3 Stage 3: Housing Outcomes

Once a participant has been accepted into one of the housing allowance program, they either move to their new apartment from a shelter or other informal housing arrangements, or they stay in their current apartment. To assist program participants applying through the Coordinated Access Pilot program with moving to a new apartment, the SSHA provides a bridging grant to cover all or a portion of the first and last month's rent.

6.3.1 Housing Situation Before Receipt of the Housing Allowance

The survey data found that about 50% of program participants were not formally housed before they entered the program, while the other 50% did have housing (see table below).

Table 18: Housing situation before receiving the housing allowance

Housing before the allowance	Number	Percentage
I was housed before receiving the allowance	102	49.5%
I was not housed before receiving the allowance	104	50.5%
Total	206	100%

Source: Toronto Housing Allowance Study Survey of Program Participants

For those without housing before entering the program, it was found that the majority either lived in a shelter, or with family or friends (85%) while 14% lived outside on the streets (see table below).

Table 19: Pre-allowance housing situation for those without housing

Pre-allowance Housing situation for those without housing	Number	Percentage
Shelter	34	32.7%
With friends	28	26.9%
With family	26	25.0%
Outside	15	14.4%
Don't know/refuse	1	1.0%
Total	104	100%

Source: Toronto Housing Allowance Study Survey of Program Participants

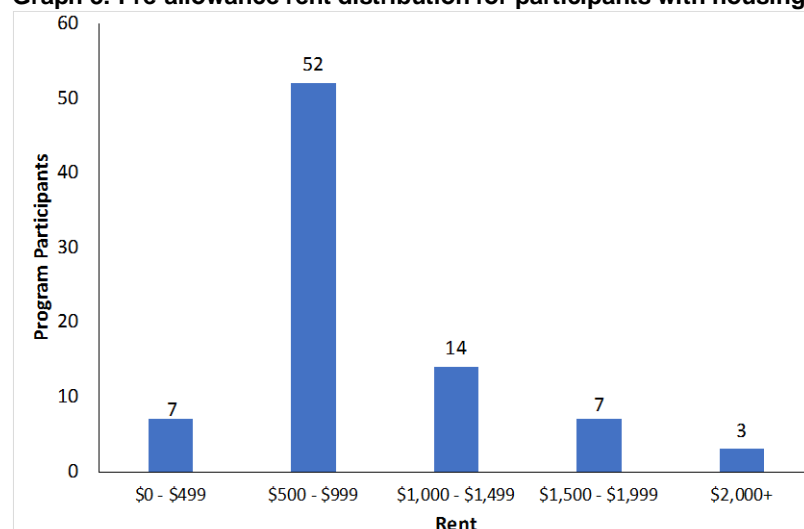
For those who already were housed before entering the program, it was found that many moved to a new unit after receiving the allowance. Of those who were housed before entering the program, 53% moved to a new unit, while 47% remained in their old unit (see table below)

Table 20: Of those housed, who changed housing

Of those housed, who changed housing	Number	Percentage
Moved after receiving the housing allowance	54	52.9%
Did not move after receiving the housing allowance	48	47.1%
Total	102	100%

Source: Toronto Housing Allowance Study Survey of Program Participants

The following figure shows a distribution of average rent paid by survey respondents prior to entering the program. The average rent for those who already had some form of housing before entering the program was \$973. According to CMHC data, this is slightly less than the average rent for a bachelor apartment in Toronto in 2017¹⁹¹.

Graph 3: Pre-allowance rent distribution for participants with housing

Source: Toronto Housing Allowance Study Survey of Program Participants

¹⁹¹ CMHC Data Portal 2016. Primary Rental Market Statistics. Accessed from: <https://www03.cmhc-schl.gc.ca/hmportal/en/#Profile/3520005/4/Toronto>

Program participants who had moved to a new apartment were also asked if they experienced discrimination by landlords during their apartment search. About 20% indicated they experienced some form of discrimination during this process. Couples and singles with dependents experienced more discrimination with 25% mentioning it occurred during their apartment search. When asked to explain what the most common concerns of landlords were, survey respondents stated that landlords are mainly worried about not getting paid when the program ends or that landlords do not want to deal with people “in the system”.

6.3.2 Housing Outcomes After Enrolment

Comparing the housing situation of program participants before they joined the program to their housing situation while being enrolled will allow for an analysis of the effectiveness and overall impact of the housing allowance program on participants' lives.

Housing Size

On average, 76.5% of participants live in a one-bedroom unit or smaller.

Singles without dependents almost exclusively live in rooming houses, basement and bachelor apartments (males 71% and females 70%).

In contrast, those with dependents are more likely to live in larger units to accommodate their family. However, in the group of singles with dependents, 26% lives in a basement, bachelor or one-bedroom apartment. This suggests that rental affordability and suitability is still an issue despite the housing allowance.

Table 21: Unit size by participant group

Unit size	Total	Single male 15-64	Single female 15-64	Couples without dependents	Couples with dependents	Single with dependents
1 room	54 (26.2%)	21 (31.3%)	27 (42.9%)	1 (6.3%)	0 (0.0%)	3 (11.1%)
Basement	22 (10.7%)	8 (11.9%)	7 (11.1%)	4 (25.0%)	1 (4.3%)	1 (3.7%)
Bachelor	39 (18.9%)	19 (28.4%)	10 (15.9%)	2 (12.5%)	0 (0.0%)	3 (11.1%)
1 Bedroom	43 (20.9%)	17 (25.4%)	16 (25.4%)	7 (43.8%)	1 (4.3%)	1 (3.7%)
2 Bedrooms	31 (15.0%)	0 (0.0%)	2 (3.2%)	1 (6.3%)	12 (52.2%)	16 (59.3%)
3 Bedrooms	16 (7.8%)	2 (3.0%)	1 (1.6%)	1 (6.3%)	8 (34.8%)	3 (11.1%)
4+ Bedrooms	1 (0.5%)	0 (0.0%)	0 (0.0%)	0 (0.0%)	1 (4.3%)	0 (0.0%)
Total	206 (100%)	67 (100%)	63 (100%)	16 (100%)	23 (100%)	27 (100%)

Source: Toronto Housing Allowance Study Survey of Program Participants

Housing Suitability

The average unit size and average household size were compared for each group to determine whether program participants were, in general, over-housed or under-housed. To calculate average unit size, the units were put on a scale. Each type of housing received a score on this scale.

Rooming housing was awarded a score of 0.33 to account for multiple residents in the same unit and shared space. Bachelors and basement apartments were awarded a score of 0.66 as they are self-contained units but are less likely to have separate bedrooms. One- to four-bedroom apartments were awarded with scores ranging from one to four. The following table shows that, on average, 1.6 persons live in a One-bedroom apartment. When broken down by group, the data show that single males, single females and couples without dependents and couples with dependents are adequately housed according to the City of Toronto occupancy standards for over or under-housing¹⁹².

The data show that, on average singles with dependents are more likely to be under-housed. The average bedroom size in this group is 1.5, while a minimum of 2 is needed in this situation to meet the guidelines.

Table 22: Avg. apartment size vs avg. household size

Housing Suitability	Total	Single male 15-64	Single female 15-64	Couple without dependents	Couple with dependents	Single with dependents
Avg. Apartment Size	1 Bedroom Apartment	Bachelor/ Basement Apartment	Bachelor/ Basement Apartment	1 Bedroom Apartment	2 Bedroom Apartment	1.5 Bedroom Apartment
Avg. Household Size	1.6 persons	1 person	1 person	2 persons	3.7 persons	2.7 persons

Source: Toronto Housing Allowance Study Survey of Program Participants

Location

In terms of location, the data show that many program participants live outside of the downtown core of Toronto and in the inner-city suburbs (see table below). Of the overall participant population, 27% live in the downtown core (East Toronto, West Toronto and Central Toronto) while 73% live in the inner-city suburbs. The survey sample data confirms this finding. Scarborough and North York are the most common locations to settle. This appears to be correlated to affordability since housing is cheaper in these areas compared to the downtown core. Within the downtown core there appears to be a preference for Central and West Toronto, which might be correlated to the number of available rooming houses and basement suites in these areas.

¹⁹² TCHC 2017. Your Tenancy: Over-housed and under-housed. Accessed from: <https://www.torontohousing.ca/residents/your-tenancy/Pages/overhoused-underhoused-procedures.aspx>

Table 23: Location by participant group

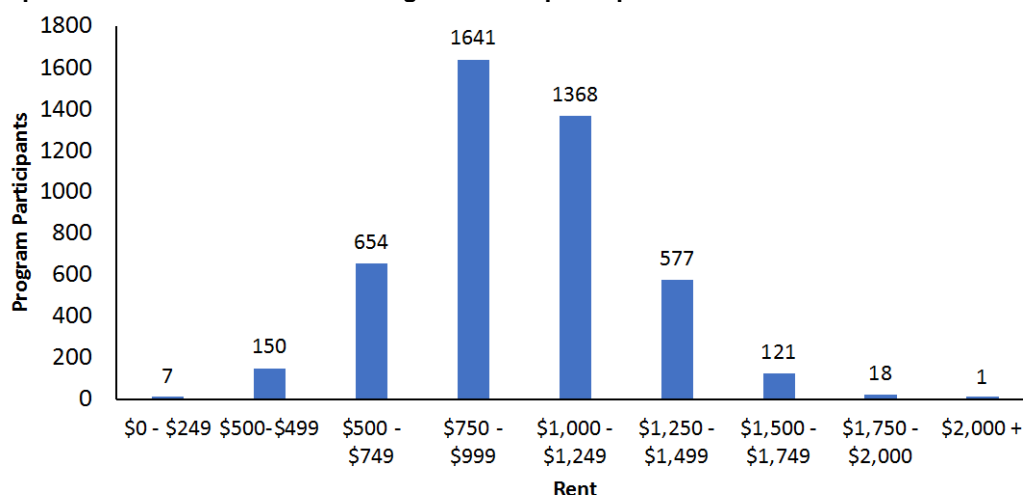
Neighbourhood	Scarborough	North York	East York	East Toronto	Central Toronto	West Toronto	York	Etobicoke	Total
Total	21.6%	21.4%	9.5%	2.6%	11.3%	12.5%	6.7%	14.4%	4,529 (100%)
Single Males 15-64	19.7%	22.7%	6.1%	1.5%	18.2%	7.6%	9.1%	15.2%	66 (100%)
Single Females 15-64	20.6%	14.3%	12.7%	4.8%	6.3%	11.1%	9.5%	20.6%	63 (100%)
Couples without dependents	31.3%	37.5%	0.0%	0.0%	12.5%	0.0%	18.8%	0.0%	16 (100%)
Couples with dependents	26.1%	21.7%	4.3%	0.0%	26.1%	4.3%	4.3%	13.0%	23 (100%)
Singles with dependents	25.9%	14.8%	14.8%	3.7%	18.5%	14.8%	3.7%	3.7%	27 (100%)

Source: Provincial Program Database and Toronto Housing Allowance Study Survey of Program Participants

Housing Affordability

An affordable unit is defined by CMHC as a household paying less than 30% of gross monthly income on housing costs¹⁹³. Based on the Provincially administered database, the average rent for program participants was \$993 (see graph below).

¹⁹³ CMHC 2017. About Affordable Housing in Canada. Accessed from: https://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce_021.cfm

Graph 4: Rent distribution for housing allowance participants

Source: Provincial program database

On average program participants did not achieve affordable housing based on the CMHC housing affordability standards. Households with a \$250 allowance (71.9% of all program participants) spent, on average, 71.0% of their income on housing costs (see table below). Households with \$400 (20.3%) or \$500 (7.8%) allowances obtained significantly better affordability, but represented a much smaller segment of program participants. In addition, households with a \$400 supplement had a lower average rent than households who received a \$250 supplement.

However, it should be noted that the housing allowance could be stacked with other benefit programs, such as OW or ODSP. This means that the housing allowance would supplement the shelter portion of the other benefit program. While this may still not bring the shelter cost to 30% of the program participants' income, it does help make shelter more affordable and, thus, more stable. In addition, it should be noted that these calculations are made based on the net household income, which is the data available, rather than the gross household income, which is what CMHC's definition is based on.

Table 24: Housing Affordability by Housing Allowance Amount¹⁹⁴

Affordability by Profile	\$250 Supplement	\$400 Supplement	\$500 Supplement
Avg. Rent	\$1,046	\$918	\$1,127
Percentage of Recipients	71.9%	20.3%	7.8%
Avg. Rent Paid	\$796	\$518	\$627
Avg. Net income p/y ¹⁹⁵	\$13,466	\$13,466	\$13,466
Avg. Net Income p/m	\$1,122	\$1,122	\$1,122
Shelter affordability as a percentage of household income	71.0%	46.1%	55.9%
Shelter affordability if market rent was paid	93.2%	81.8%	100.5%
Extra supplement necessary to achieve affordability	\$460	\$181	\$291

Source: Toronto Housing Allowance Study Survey of Program Participants and Provincial Program Database

When cross referencing participant profiles with affordability both the survey results and the Coordinated Access Pilot Program database showed that participants without dependents achieved significantly better affordability than participants with dependents. This did not seem to be related to location. Instead, this appeared to be related to apartment size. Couples with dependents had, on average, the largest size apartments. The benefit from compounding income was negated by the increase in rent paid.

Singles with dependents also required larger apartments than singles without dependents and couples without dependents. However, they were not able to compound income like couples with dependents. This made achieving affordability even more challenging. In addition, the data showed that larger apartments were sometimes unattainable for this group. In part, this explained the tendency for singles with dependents to be under-housed. This suggests a need to re-examine the monthly amount of housing allowance provided and ensuring that this amount takes into account the size of the household. For example, a single parent with dependents may require a higher level of housing allowance compared to a single individual or a couple with dependents.

Non-Housing Outcomes

As part of the survey, participants were asked how their general lives have improved since they joined the housing allowance program. Each category could be answered by significantly better, better, the same, worse or significantly worse. The results are presented in the table below.

The literature review has shown that stability in housing improves the quality of life. The survey data shows similar results. Non-housing outcomes are marked with the highest

¹⁹⁴ Since the consulting team received the program administrative data, the City has introduced a \$600 dollar housing allowance. This was not included in the analysis for this study

¹⁹⁵ While average income differed between groups, the sample size was insufficient to segment average income by allowance amount.

level of improvement caused by the housing allowance according to participants. The largest improvements were seen in personal health and proximity to live close to family and friends. The least effect was reported on the state of repair of the unit, the amount of choice over where to live, and the safety of the neighborhood participants lived in.

Table 25: Non-housing Outcomes

Housing Outcomes	Improved	The same	Worse	Unsure	Total
Ability to afford rent	88.9%	7.3%	3.8%	0.0%	100% (206)
Personal Health	66.5%	28.2%	5.3%	0.0%	100% (206)
Ability to purchase items such as nutritious food, medical supplies and other essentials	58.3%	34.0%	7.8%	0.0%	100% (206)
Proximity to family and friends	58.7%	23.8%	17.0%	0.5%	100% (206)
Sense of security/stability in the home	48.1%	22.8%	29.1%	0.0%	100% (206)
The amount of choice over where to live	41.2%	20.4%	38.3%	0.0%	100% (206)
State of repair/physical condition of the apartment	35.5%	30.1%	33.9%	0.5%	100% (206)
Amount of time it takes for repairs to be completed	33.9%	19.9%	34.0%	12.1%	100% (206)
Safety of the neighborhood	34.0%	29.1%	36.4%	0.5%	100% (206)
Health of other household members	18.9%	17.0%	2.0%	62.1%	100% (206)

Source: Toronto Housing Allowance Study Survey of Program Participants

Housing Retention

Housing stability was also improved due to the greater ability to afford rent. The survey data shows that 89% (n=206) of participants reported they had been able to retain their housing and moved less than once since receiving the housing allowance. In addition, the most common reasons for moving for those who did move were having found a cheaper apartment or a location closer to amenities and/or work.

6.4 Stage 4: Exit - Why participants left the program

The previous discussion showed that the majority of participants were able to maintain their housing since receiving the housing allowance. However, a small group of 176 individuals (3.8% of all participants) left the program between June 2016 and June 2017.

The data showed that, of those participants who exited the program, 69.9% left because they moved to a different Service Manager area or obtained an RGI unit. A smaller group (9.0%) of participants left the program because they entered homeownership or had personal income increases which made them ineligible for the allowance.

A total of 11.4% of those who left the program did so because of arrears with a social housing provider, did not pay rent, or the shelter component of OW/ODSP and IAH was more than rent.

Table 17: Participants that left the program

Primary Departure reason	Total	Percentage
No longer a resident of the Service Manager area	66	37.5%
Obtained an RGI unit	57	32.4%
Has arrears with social housing provider, did not pay rent, or shelter component OW/ODSP and IAH is more than rent	20	11.4%
Owns a house suitable year-round occupation	8	4.5%
Pays less than 30% of income on rent	8	4.5%
No Service Manager funding available	7	4.0%
No longer a resident of Ontario	7	4.0%
Obtained a unit with a rent higher than market rent	3	1.7%
Total	176	100%

Source: Provincial Program Database

6.5 The Journey Summarized

This section discussed the journey participants take from the moment they learn about the program discovery to moving on to a different stage in life. As a result, patterns and changes as well as obstacles were discovered and knowledge gaps identified.

In terms of the application process, additional data will be necessary to fully understand how program participants went from knowing about the program to enrolment in the program to finding housing. As such, this will be further explored in focus groups.

However, once enrolled into the program it becomes clear that the housing allowance has a significant impact on participants' lives. Half of surveyed participants had no stable housing before entering the program and were able to escape homelessness by finding a home. Of those who were housed before joining the program, half were able to improve their situation by finding a new unit that better suited their needs. Lastly, all participants were able to make their housing more affordable leaving more income for other basic needs and/or to improve their quality of life.

However, the data does show differences in outcomes for the different groups. Singles and couples without dependents appear to be more successful in achieving affordability compared to participants with dependents. This may be partly due to the need for larger units which cost more. The average rent in Toronto for a bachelor suite was \$973 while the average Two-bedroom unit necessary to accommodate children cost \$1,426 in 2017.¹⁹⁶

In general, the majority of 97% of participants are able to maintain their housing, but a small group of 3% per year leaves the program after enrolment. This is mostly due to moving to a different area with another Service Manager or moving to a different

¹⁹⁶ CMHC Data Portal - 2016 Primary Rental Market Statistics

segment on the housing continuum. But, there are also indicators a small sub-group is not able to maintain their housing.

7.0 Conclusions

This report shows Toronto's Housing Allowance Program through the four lenses of analysis identified in the literature review. The cost lens showed that providing housing allowances for those at risk of becoming homeless can result in cost savings compared to investing in shelters.

After looking at the program's impacts in general, the focus was shifted towards the demographic characteristics of the participants. The data showed:

- That 62% of participants are between 35 and 64 years old. While youth in the age of 16-24 only represent 1.9% of program participants
- That ethnic minorities and Indigenous peoples are over represented among housing allowance recipients compared to the general population.
- That 72% of program participants receive income from government program.
- That single males and females represent 65% of program participants.

From the demographic data, five general participant groups were developed to provide additional depth to the data on housing and non-housing outcomes of the program.

These groups are:

- Single males without dependents
- Single females without dependents
- Couples without dependents
- Couples with dependents
- Singles with dependents.

By developing a user journey starting at discovery and ending at exiting the program, the report was able to show:

- That participants find out about the housing allowance program mainly through their OW caseworker or social worker
- That the acceptance rate for new applications is 85.6%
- An overall improvement in the housing situation of program participants
- That housing has become more affordable for program participants.
- That non-housing outcomes are present, such as recipients describing themselves as healthier and more able to live close to family and friends

By applying the earlier mentioned participant groups to the recipient impact and sustainability lens, the analysis did find that improvements in housing outcomes were not consistent for all program participant groups. Some key findings are:

- Singles without dependents saw the highest levels of improvement in housing affordability compared to couples and singles with dependents.
- Singles with dependents are more likely to be under-housed compared to all the other participant groups reviewed.

8.0 Data Quality and Limitations

It is important to note that all the observations and conclusions made in the research above are predominantly based on the Provincial program database and survey data.

The Coordinated Access database was purposefully omitted and only used to verify trends discovered in the other databases. This was done because of a concerning amount of inconsistencies that were discovered in the database, particularly in the household annual gross income column. In addition, the Coordinated Access database is a partial sample because it contains only applicants from 2017. This means, that a limited number of target groups are represented in this database. In contrast, the Provincial program database contains information on every recipient albeit limited. The survey used a random sampling approach so should provide a better representative sample than the Coordinated Access database.

Unfortunately, the survey was only able to collect 206 responses. A lack of available contact information resulted in a smaller sample. This increased the margin of error to 7% at a 95% confidence level. To address this issue, the survey data were compared with the Coordinated Access database where possible. The results of these comparisons were more or less consistent.

9.0 Knowledge Gaps and Next Steps

One of the main gaps in information that was identified through the database and survey analysis, relates to the processes and events that occur between acceptance of an applicant into the program and moving into a new apartment. Gaining a better insight into this process will help improve the understanding of the steps in the user journey and may help inform recommendations on changes to the Housing Allowance Program.

In addition, more information is needed from program participants, particularly with regard to non-housing outcomes, such as improved health or landlord discrimination. Another area where additional data is required is on the participant experience. This will provide a better understanding of possible improvements in customer service and inclusivity.

9.4 Appendix D: Progress Report 4: Focus Groups Results

City of Toronto Housing Allowance Program Study – Progress Report 4

What We Heard: Summary of the Focus Group Results

Prepared by:



Contents

1.0	Introduction.....	128
1.1	Research approach	128
1.2	Consultation Approach	128
2.0	What we Heard.....	130
2.1	Consultation With SSHA Staff	130
2.2	Consultation With Front-Line Staff	133
2.3	Consultation with Program Participants	135
2.4	Conference Call with Provincial staff	138
2.5	Summary of Engagement Activities	140
3.0	Conclusions.....	142

1.0 Introduction

This report presents an analysis of the data collected from four focus groups held with stakeholders of the Provincially-funded housing allowance program, administered by the City of Toronto's Shelter Support and Housing Administration (SSHA).

The housing allowance program provides target groups identified by the City of Toronto with a monthly portable allowance of \$250, \$400, \$500 and \$600 which can be used to reduce the cost of housing in the City of Toronto. This report provides an analysis of the focus group component of the data collection stage in the evaluation of the housing allowance program.

1.1 Research Approach

The research plan was designed to consist of three phases. The first phase was a literature review into best practices for housing allowances in Canada, North America and Europe. The second phase was an analysis of administrative program data provided by the City of Toronto and a survey conducted among housing allowance recipients. The third phase consisted of focus groups to fill the knowledge gaps identified in phase one and two.

The analysis of the administrative program data and survey among program participants revealed three gaps in understanding. The first gap in understanding was the administrative process during the application for a housing allowance, particularly related to current policies and requirements of the City and Province. The second gap was the participants' experience while going through these administrative steps and what barriers applicants faced during the application and renewal process. Lastly, a gap in understanding was identified in terms of the non-housing outcomes on participant's lives.

To fill the knowledge gaps and to identify recommendations, focus groups were undertaken with key stakeholders such as program participants, SSHA staff, Provincial staff from the Ontario Ministry of Housing as well as the Ministry of Finance, and front-line staff working with program participants in shelters and social programs.

1.2 Consultation Approach

Between December 1st and January 18th three focus groups and one interview were conducted. A total of 24 people were consulted. The attendance lists of the sessions have been attached to this report in Appendix A. No attendance was taken during the focus group with individuals with lived experience to protect their privacy.

The first focus group was conducted with SSHA staff on December 1st 2017. A total of seven people attended. The session consisted of an ice breaker, a brief presentation, and a roundtable discussion focusing on administrative processes, program

administration and opportunities for improvement to the program. The questions asked during this session have been attached to this report in Appendix B.

The second focus group was conducted on December 6th, 2017 with front-line staff who regularly engage with program participants through their work in shelters or as case workers in social programs. A total of seven people attended. Similar to the focus group with SSHA staff, this focus group consisted of an ice breaker, a brief presentation, and a roundtable discussion. The discussion focused on front-line staff's understanding, of the experience program participants have, while applying for the housing allowance program. This would include finding housing and any necessary supports, as well as meeting the requirements to be able to continue receiving the housing allowance. In addition, non-housing outcomes were explored to better understand how the housing allowance impacts the social determinants of health on participants' lives. The questions asked during this session have been attached to this report in Appendix C.

The third focus group was also conducted on December 6th, 2017. This focus group was with people with lived experience currently receiving a housing allowance. Participants for this group were recruited by SSHA staff who reached out to program participants' caseworkers. Participants of this focus group received a \$20 Metro supermarket gift card to thank them for their participation. Three individuals participated in the session. One participant was an individual with a disability and mental health issues who experienced homelessness due to a relationship break-up. The second participant was a person who had been chronically homeless for about 20 years and recently found housing through the housing allowance program. The third participant was a refugee and a mother of four children. The session was designed as a group discussion with questions focusing on the impact of the housing allowance on the participants' lives and their experience with the administrative steps necessary to access and maintain housing while receiving the allowance. The questions asked during this session have been attached to this report in Appendix D.

The fourth session was an interview with administrative staff from the Ministry of Housing and the Ministry of Finance of the Province of Ontario. The interview was conducted via phone and took place on January 18th 2018. A total of seven people attended. Participants received a handout with a brief overview of the study and had the opportunity to ask questions. A total of seven questions were prepared for the participants and sent to the Province ahead of time. The questions focused on administrative procedures from a Provincial point of view, funding policies, and data accuracy. The questions asked during this session have been attached to this report in Appendix E.

The key findings of these sessions are presented in section two of this report.

2.0 What we Heard

This section presents an overview of the findings from the focus group activities undertaken for this study.

2.1 Consultation With SSHA Staff

During this session, SSHA staff were asked about the administrative processes of the program in terms of what is working well and any challenges they encounter. Furthermore, questions were asked about the underrepresentation of several potential target groups, gaps in program data administration, ideal outcomes of the program and opportunities for improvement.

2.1.1 Achievements

While SSHA staff were in agreement that the program has a variety of challenges, all focus group participants agreed that the housing allowance program has been successful in achieving several of its goals. The group felt the program has added a new tool to the City's toolbox to help provide housing stability to some of the City's most vulnerable residents.

In addition, compared to other housing programs and rent-geared-to-income housing in particular, SSHA staff felt the allowance is more flexible and provides an element of choice to program participants in terms of where they live. Program participants are not dependent on a unit that is assigned to them and potentially located far from work or their social support network. This flexibility was considered particularly beneficial for tenants who would need to move quickly because they do not feel safe in their home, have fallen ill or face a disability which prevents easy access to their unit.

Furthermore, SSHA staff mentioned the allowance has less restrictions to the receiver in terms of income and additional allowances such as the Ontario Disability Supports Program (ODSP) or Ontario Works (OW). It is also less of an administrative burden to City staff compared to the rent-geared-to-income program. Lastly, SSHA staff mentioned the bridging grant. The bridging grant is funded by the City to cover the first and last month's rent and is available to applicants in the Coordinated Access Pilot Program. SSHA staff felt this has removed a serious hurdle for participants to gain access to housing they otherwise would not be able to obtain.

2.1.2 Challenges

Throughout the discussion, the SSHA staff mentioned a series of overarching challenges they and program participants experience with the housing allowance program. The main challenges identified by the City of Toronto staff can be separated into three different categories. Each category has been described in further detail below.

The housing allowance program has grown slowly over time without a coordinated structure and sufficient staffing resources.

SSHA staff explained that until recently, the housing allowance program was not the responsibility of a single person or team. Instead, the program was predominantly managed by staff with different primary assignments. The lack of sufficient staffing resources and a comprehensive policy framework meant it was difficult for SSHA staff to make strategic decisions. However, this is expected to change through the commitment of additional staffing resources in the coming fiscal year, the introduction of a policy framework that is currently being developed, and a program review conducted by SHS consulting.

The lack of staffing resources has also resulted in a number of issues. A challenge mentioned was the lack of strategic data collection and data integrity monitoring. Even though attempts were made through the Coordinated Access pilot to improve the quality of program data, there has been insufficient oversight on uniformity at the administrative level, as well as an inability to train front-line staff like shelter workers and caseworkers to make sure accurate and uniform data is collected at the source.

SSHA staff also explained there has not been sufficient capacity to create a coordinated outreach campaign among landlords to raise awareness about the program and make finding housing easier for program participants. For example, there is no easily accessible information about the program and no formal landlord engagements have been organized to explain the program and create a network of landlords in the community sympathetic towards the housing allowance program.

Additional Provincial funding for new allowances is limited and applications are time based which does not allow for an adequate needs assessment or program design.

The housing allowance program is funded by the province and the SSHA has to apply for continued and additional funding when this becomes available. The SSHA goes through an application process where they indicate their target group, the amount of the allowance required, and the number of allowances they would like to request. However, the staff explained that the application submission deadlines are short which results in insufficient understanding of participants' needs when new funding is requested. Lastly, the future of the TTHAP-E program is currently tied to the timelines of the IAH program. New applications will be accepted until March 31st 2020 and funding ends on March 31st 2024 if the IAH program is not extended or replaced.

In addition, SSHA staff indicated there are insufficient resources to meet the existing need, making it hard to widely advertise the program. This is particularly problematic in the "Housing Access" administrative stream where SSHA staff call people in target groups from the centralized wait list to offer them a housing allowance. During the focus group session, it was mentioned that a lack of awareness, in combination with the cold-

call method to invite applicants, caused people to frequently refuse to participate in the program. This is less of an issue in the Coordinated Access stream where participants are approached through their case worker or shelter staff.

Program data is not readily available to SSHA staff which makes analysis of the program's performance a challenge.

During the focus group session, it became clear that obtaining the right data to analyze the program has been difficult for the SSHA staff. While in part, this is because of insufficient oversight on how data is collected as was described above, it is also because the administration of the program is shared by two levels of government.

Data is currently stored in a fragmented way, which makes it complicated to obtain a complete picture of the program and conduct analysis. Some data is stored at the Provincial level, and other data is stored at the Service Manager level. These databases do not overlap with each other and the SSHA does not have direct access to the Provincial data. Furthermore, the City cannot add data collected at the Service Manager level through the Coordinated Access Pilot Program to the Provincial database.

This means data sharing back and forth is necessary on a continuing basis to gather information and track the program's performance. The consulting team experienced this problem first hand, while analyzing administrative program data. The two databases are not always storing data in the same format and obtaining data from the Provincial database takes time. Furthermore, SSHA staff explained the Province is not able to share all the data it collects for privacy reasons. A good example is participant income data. The SSHA does not have access to this information, which makes it difficult to understand the impact of the housing allowance on housing affordability, even though this is an important metric in measuring the program's performance.

2.1.3 Successful Outcomes

SSHA staff were also asked what opportunities they see for improvement and what they would consider a successful outcome of the program.

The SSHA staff felt that the most important measure of success would be providing housing stability and financial independence for participants through a simple, user-friendly program.

2.1.4 Opportunities for Improvement

The SSHA staff identified a number of opportunities for improvement. First, there is an opportunity to improve the collection of data on need in general and on program participants' characteristics and needs in particular. This could be achieved through a shared database accessible to the Province and the SSHA staff.

In addition, an online assessment tool to determine need was mentioned for applicants to fill out when applying for the program. This should be combined with more flexibility in the allowance amount so the allowance can be matched to the need of the participant.

Furthermore, it was indicated there should be better coordination between the organizations that provide services to program participants so adequate wraparound supports can be provided, and data collected, to make better strategic decisions.

Lastly, SSHA staff indicated it is important to foster better relationships with landlords so they are aware and understand the program which will help participants find and maintain housing more easily.

2.2 Consultation with Front-Line Staff

During this session case workers and front-line staff from a variety of shelters, and transitional housing providers were asked about the application and renewal processes of the program, non-housing outcomes for participants and what opportunities they see for improvement. All the front-line workers mainly engage with the Coordinated Access administrative stream of the housing allowance program, where participants access the system through shelters or social programs.

2.2.1 Application and Renewal Process

During the engagement session, front-line staff mentioned a series of overarching challenges they themselves and program participants experience with the housing allowance program. These are mainly related to the application and renewal process, and can be separated into three different categories. Each category has been described in further detail below.

There is an opportunity for better communication and coordination between program administrative staff and front-line workers.

Throughout the conversation, it was clear that there were opportunities to improve communication and coordination between front-line staff and program administrative staff. Other than the application form, there were no standard procedures identified by the consulting team that are shared among the different service delivery organizations. The best example came to light when discussing how front-line workers search for potential applicants. Every focus group participant had a different answer, even those who worked for the same organization. Answers ranged from workers announcing the program to all their clients to workers who carefully assessed their current clients to find those who they believed would be most likely to be successful in the program.

In addition, several times during the conversation, focus group participants were not clear about certain procedures. In particular front-line staff found program changes are not communicated clearly and consistently. This could be explained by the fact that program changes are supposed to be communicated via site leads who are often shelter managers. These managers are often too busy to do this regularly.

Finding a new home for an applicant is very difficult.

One significant challenge that was identified by front-line workers was the difficulty of finding a suitable unit before applying for the housing allowance program. Focus group participants mentioned discrimination often played a role in combination with a lack of understanding of the program on the landlord's end.

“Speaking of barriers, there is so much discrimination to it [finding a suitable unit]. We need to sell the landlord on everything to convince them they will get their money” (Front-line worker)

In particular, front-line staff mentioned that the process of applying for the housing allowance only after housing is secured makes it challenging to convince a landlord that they will be paid. In addition, participants often have bad or no credit scores, which, in combination with low vacancy rates makes it particularly challenging to find a unit in the regulated primary rental sector. The requirement that a unit cannot be higher in rent than 130% of the average market rent for primary rental units in the area while rent levels in the secondary rental market in Toronto are frequently much higher means most program participants are housed in basement apartments and rooming houses.

“Almost all my clients are in the private rental sector and almost all of them live in basement apartments” (Front-line worker)

The renewal process is complicated for program participants to understand.

The yearly renewal process was also identified as a challenge for program participants. Focus group participants mentioned a number of issues related to the renewal process, including the complexity of the process, which often means program participants require assistance from their caseworkers to complete the requirements.

**“Renewal is another big challenge. We assist with ID application and the works [to get the client into the system]. Around renewal time, we get a lot phone calls and we are scrambling to get it done. If the renewal process could be easier, it would be less stressful on the client.”
(Front-line worker)**

2.2.2 Non-Housing Outcomes on Participants' Lives

To understand the impact of the housing allowance on program participants, the consulting team asked front-line staff about the changes they have observed in the lives of program participants. These were overwhelmingly positive.

Focus group participants unanimously mentioned every aspect of the program participants' lives had improved after enrollment because they are no longer homeless or at risk of homelessness. The observed non-housing impacts ranged from better

physical and mental health to being able to seek access to medical treatment where necessary. Other non-housing impacts mentioned were improvement in self-confidence and self-worth.

Front-line staff also mentioned seeing program participants reconnect with old friends and family and learning important new life-skills such as money management and filing taxes.

“They learn how to work and allocate money as well as living on their own... They go through so much work to get and maintain a place. That extra [the housing allowance] will give them a boost of confidence and say thank you for giving this to me and trusting me.”
(Front-line worker)

2.2.3 Opportunities for Improvement

Similar to SSHA staff, front-line staff were asked to provide ideas and opportunities to improve the housing allowance program. Their feedback can be summarized into four main points.

The first point brought forward was to make the bridging grant available to more participants. Front-line staff mentioned that it is very hard to find an applicant a new unit without this grant.

The second opportunity identified was to allow program participants to apply for the housing allowance before having to find housing. This may mean having a pre-approval in place from the province conditional upon finding housing. With the pre-approval, landlords could be more easily persuaded to participate in the program and ease the transition into housing for the applicant.

The third opportunity was related to the definition of homelessness currently used by the program. Participants applying through the homelessness streams have to be homeless for six months or more to qualify. The focus group participants pointed out that many people in need did not meet this requirement and noted that having it in place means putting some groups in dangerous situations, such as having to stay with an abusive partner and avoid homeless shelters or sleeping “rough”.

Lastly, there was a genuine appetite for better information on the program and knowledge sharing between the different service delivery organizations. The conversation would regularly evolve into the focus group participants asking questions to SSHA staff who were present during the meeting or of one another, about how certain aspects of the program work.

2.3 Consultation with Program Participants

The third focus group involved people who were currently receiving a housing allowance. Participants were asked about their experience applying for the housing

allowance, the renewal process and the non-housing outcomes of receiving the allowance.

2.3.1 Positive Impacts

All three focus group participants stated that receiving the housing allowance changed their lives in a very positive way. They mentioned that they are happier and less stressed. In addition, the focus group participants all explained that they felt more secure in their housing which then allowed them to take steps to improve other aspects of their lives.

One participant stated that he was able to stop drinking for the first time in 20 years. In addition, he found the counselling he needed to remain sober.

“When I was on the street, I just drank all the time. Now I have been sober for three weeks. I have been sober for three weeks. I seem to be happier. I take it day by day. I don’t have too much to say about it. That was actually the biggest thing in my whole entire life. I just had to stop hanging around with the people that drink. I still see them, but now I tell them I am ok.” (Program Participant)

Another participant explained how she felt much happier and secure now. She also stated how her children were doing better in school and that they were healthier as they were able to buy and cook food in contrast to when they were staying in a motel.

“I feel more like a human being. More relaxed. Happier. There is no stress. When I call, I am not asking about housing anymore. One [of my kids] is graduating by June. Everybody has a room. We have washrooms to ourselves. The money is doing a lot in my life. It helps me to buy my bus tickets. It is good to have your own place to stay. I am just happy.” (Program Participant)

The third participant had a number of issues with the application and renewal process but, overall was very satisfied with the program. She felt that the housing allowance made a positive difference in her life. It allowed her to escape an abusive partner, find a home of her own, as well as a new job.

I previously had a home, but my ex-husband kicked me out. I went to [shelter name] and had a terrible experience. Drugs abuse etc. During that time, I had to try to keep my dog, but I couldn’t keep him with me all the time, so I had to navigate everything. I got my meetings cut off with my employment councillor... Finding employment while being homeless [and with a dog] is impossible. Now I have a better job! Navigating TCHC was problematic but when I got my apartment everything fell into place.” (Program participant)

2.3.2 Obstacles

Similar to the responses from front-line workers, the two main obstacles that were identified by program participants were related to the application and the renewal process as well as finding a suitable unit.

The application and renewal process is complicated without the right supports

The stories of the three participants show how, without the right supports, it can be extremely challenging to access and maintain the housing allowance. Two of the three participants had significant assistance from their caseworkers, which made the application process less challenging compared to the third participant who was not receiving as much support. In addition, there were issues related to producing documents such as tax statements and birth certificates of parents. As participants stated, these were not priorities for them in the past as they were homeless, couch surfing, or living in shelters.

“I have a disability but I am high functioning. I came out of an abusive situation and I had some issues with the application. For someone who has been homeless for 6 months, it is a hard expectation. Taxes are not really your number one priority. Stuff getting stolen all the time...” (Program Participant)

The two participants who did get substantial supports from their case workers, found the application process a lot less daunting although they both noted that they would not have been able to do it on their own. This indicates an opportunity to simplify the process so that it does not act as a barrier to participating and staying in the program.

“My case was different. I didn’t know what a housing allowance was. I really had a great help from [name of social worker]. She did everything to help me. She is a marvelous lady, so I had a pleasant experience.” (Program Participant)

Finding a suitable home in the Toronto housing market is difficult

While the application process can be managed with the right supports, the focus group participants confirmed the issue raised by front-line staff that it is a struggle to find a suitable unit in the very competitive Toronto real estate market. For example, all three focus group participants mentioned they faced discrimination from landlords.

“The landlords need to be educated. They are biased. I went all the way to Newmarket to find a house. They need to be educated... I was torn to pieces to find a house. Except basements. I had to move to the basement, I brought four children, so I stayed there for a few weeks. Landlords don’t want a refugee. We don’t want children, you have too many kids. In the end, I was able to make a connection with the superintendent and get a unit” (Program Participant)

2.4 Conference Call with Provincial Staff

During this session, Provincial staff were asked about the administrative processes of the program from a Provincial point of view in terms of what is working well and where challenges can be identified, particularly with regards to the co-management of the program. Furthermore, questions were asked about gaps in program data administration, and opportunities for change.

2.4.1 Provincial Role and Achievements

The Provincial staff mentioned that the housing allowance program is working well from their perspective. However, they explained it is important to understand housing allowances are just one component of the Investment in Affordable Housing (IAH) program. Therefore, the Province takes a different and higher-level perspective by assessing processes based on how they work for all stakeholders involved.

Provincial staff described their role in the administration of the housing allowance program as more of a facilitator, focused on enabling the implementation of the program. The different tasks that the Ministry of Finance takes on include assessing applicants' eligibility by checking applicant incomes and delivering the monthly payments to program participants. The Ministry of Housing approves the yearly funding for housing allowances through the IAH "service delivery plan" it receives yearly from the local Service Managers. The Ministry of Housing also administers the participant data which is stored in Provincial databases and shares this with the Service Managers through monthly reports or upon request.

Provincial staff noted that by co-managing the program, it has been able to move the labor-intensive processes of program administration, such as data administration and eligibility verification, away from the Service Managers. In addition, it provides the Service Managers with a way to verify income, which currently, only the Ministry of Finance has access to. Provincial staff also noted that this process has built very strong relationships with staff from the different Service Managers, including the City of Toronto.

2.4.2 Challenges

While Provincial staff overall were very satisfied with the housing allowance program from an administrative point of view, they acknowledged that some of the concerns brought up by SSHA staff, front-line staff and program participants are valid. In particular those challenges related to finding housing as well as the application and the renewal process.

However, the Provincial staff did mention some of these issues, such as finding housing, are Toronto specific and less relevant in other areas with higher vacancy rates and lower average market rents. Addressing issues, such as the annual renewal process, would require significant policy changes which would be challenging to implement.

“There are always opportunities to simplify [administrative processes], but we built the system in 2012 for the initial intake. Some of the pain points were not flushed out [back in 2012]. We do what we can to assist making things smooth, but these things require system change” (Provincial staff worker)

The discussion about some of the root causes of these challenges as well as other issues identified by the Provincial staff have been summarized below.

The renewal process is tied to the benefit year

With regard to the annual renewal process, it was explained that the housing allowances are connected to a benefit year. Each year the funding for the existing allowances needs to be renewed and the recipients of the allowances assessed to see if they still meet all the requirements. The system has been setup for this to occur in June which means all recipients who entered the program between January and May need to be assessed twice in the same benefit year.

Applicants need to find housing before funding can be provided

Another challenge which was brought up in previous sessions was related to the difficulty of finding housing in Toronto. It had been suggested that the Province could pre-approve applicants to speed up the process.

Provincial staff explained that an applicant needs to show their rent is not above 30% of market rent to qualify for the program. The current approval process can only be completed when the rent is known. The staff explained the process could be sped up by using a lease agreement but this creates the risk a tenant might refuse the unit without notifying the Province who would then commence making payments while the applicant is not being housed.

Pre-approving applicants without a unit and re-approving them once a lease had been signed, would require a change in the approval system, which, again, would require significant policy changes. However, the issue occurs only in urban areas with low vacancy rates such as Toronto.

2.4.3 Successful Outcomes

In terms of successful outcomes, the Provincial staff re-confirmed their involvement is more high level. The success of the program is currently only assessed through the number of households housed and the cost of the program. There are no other metrics that are actively tracked at the moment to evaluate the housing allowance component of the IAH program. However, Provincial staff highlighted an interest in more qualitative data and non-housing impacts the program has on participants' lives. Provincial staff also noted that it is in the process of conducting an evaluation of the housing allowance program to identify opportunities for improvement.

2.4.4 Opportunities for Improvement

When asked about opportunities for improvement of the current housing allowance program, Provincial staff indicated they did see opportunities for improvement, but these either involve a significant policy or system change or are outside the scope of the role of the Province.

If the program were to be renewed after March 31st 2024, Provincial staff saw an opportunity to improve the administrative processes identified above that would require system change. In addition, Provincial staff from the Ministry of Housing expressed interest in more qualitative data on the non-housing effects of the program on participants.

Lastly, the Provincial staff expressed there is an opportunity to reduce the number of target groups and administrative errors that occur in the automatic eligibility verification process which slows down the approval process.

2.5 Summary of Engagement Activities

The following are the key findings from the results of the focus groups.

Achievements

- The housing allowance program has added a tool for the City to provide a pathway out of homelessness and precarious housing for some of Toronto's most vulnerable residents.
- While not providing a deep affordability subsidy, the flexibility of the allowance and less regulatory constraints offer a viable alternative to rent-geared-to-income housing.

Program Administration

- The housing allowance program in Toronto has grown slowly over time without a coordinated structure and sufficient staffing resources, causing challenges with

program administration, data collection, and distribution of information to landlords and front-line workers.

- Provincial funding for new allowances is limited and not always predictable which makes it challenging to undertake an adequate needs assessment or program design.
- There is a need to improve communication and coordination between SSHA, landlords, and front-line workers on program details, protocols and new developments.
- Ensure better data collection on program participants to attain a robust understanding of need and acuity of need.
- Allow for more flexibility in the housing allowance amount to better meet the need of each individual applicant.
- Educate landlords and front-line staff to better understand the program and receive updates on new developments.
- Remove the six-month homeless requirement to make the program more accessible for all homeless people in Toronto.

Application and Renewal Process

- The application and renewal process is too complex and challenging for most program participants to undertake without significant support from case workers.
- Finding a suitable unit for an applicant is difficult in a competitive market with high prices and low vacancy rates such as Toronto.
- Simplify the application and renewal process where possible, or ensure additional support services are available to facilitate the application and renewal process such as having a central information point for housing allowances or application officers to help applicants in need.
- Increase funding for the bridging grant so more applicants can overcome the obstacle of first and last month's rent.

Non-Housing Outcomes

- The housing allowance has significant, positive, non-housing impacts, on program participants' lives, by reducing stress, improving physical and emotional health, and improving feelings of security and stability. It also allows program participants the chance to improve their overall wellbeing. Examples provided by program participants include achieving sobriety, finding a better job, being able to eat better food, and being able to buy bus passes.

3.0 Conclusions

The engagement activities have shown that the housing allowance program is having a significant impact on the lives of program participants. However, if the program is to continue growing, it can no longer be managed in an ad hoc fashion.

Feedback from focus group participants show a need for improvements in data gathering and sharing. In addition, more engagement with the landlord community and front-line staff will provide stakeholders with the tools they need to fulfil their respective roles successfully.

Furthermore, the responses from focus group participants regarding the difficulties they have with the application and renewal process show a need for a coordinated strategy to make these processes easier to navigate for applicants and participants.

Lastly, the engagements show there is a need for more bridging grants and a removal of the requirement to be homeless for six months to prevent unnecessary episodes of homelessness and an easier transition into housing.

9.5 Appendix E: Program Application Form



Investment in Affordable
Housing for Ontario (IAH)
33 King Street West
PO Box 641
Oshawa ON L1H 8P6

[Clear Form](#)
[Print Form](#)

Toronto Transitional Housing Allowance Program 2015 Application

Version française disponible.

Application deadline -

This application is for the 2015 benefit period only. Eligible households will receive assistance to help with the cost of rent. Applications will be considered on a first-come-first-served basis as space is limited. *Print clearly using blue or black ink.* Submit the **original** completed application, not a photocopy. Missing or incomplete information will delay processing.

IAH

Issue Date:

ON

Ministry use only

Receipt Date:					
Program ID	Language	SM	TG	EA	ESD (MM DD YYYY)
IAH	E	58			

A Applicant Information

Applicant

Applicant and Spouse Social Insurance Number and Date of Birth MUST be completed.

First Name	Social Insurance Number
Last Name	Date of Birth (MM DD YYYY)

Mailing Address

Unit / Apt / Suite	Street Number and Name / PO Box / Postal Stn / Rural Route
City	Province Postal Code
	ON

B Spouse or Common-law Partner

First Name	Social Insurance Number
Last Name	Date of Birth (MM DD YYYY)

C Direct Deposit

We recommend that you use direct deposit. Please attach a blank cheque with "VOID" written on the front OR complete a Direct Deposit form available by calling the Investment in Affordable Housing for Ontario (IAH) Information Centre at the telephone number shown on the enclosed instructions.

D Rental and Household Information

Amount of monthly rent you currently pay to your landlord	\$	How many people reside in your household? (see enclosed instructions)
Amount of monthly utilities you currently pay directly to a utility company (include heat, electricity, water and tenant's insurance)	\$	Number of bedrooms in your unit* (e.g. Bachelor, 1, 2, 3)
Is anyone in your household currently on the rent-geared-to-income (RGI) wait list/Centralized Waiting List (CWL)? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Does your household receive income from any of the following sources? Check all that apply: *		
<input type="checkbox"/> Employment related income (e.g. salary & wages, bonuses, tips, employment insurance, income from self-employment, short-term WSIB, short-term disability, etc.)	<input type="checkbox"/> Workplace Safety and Insurance Board (WSIB)	<input type="checkbox"/> Old Age Security/Guaranteed Income Supplement (OAS/GIS)
	<input type="checkbox"/> Canada Pension Plan (CPP)	<input type="checkbox"/> Private pension

* Providing the information requested on number of bedrooms and type of income is optional and is not used to determine your eligibility, but to assist the ministry in developing future housing programs.

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E Program Eligibility Requirements

You may be eligible for the 2015 benefit period of the IAH if you are in a rental household and meet the following eligibility requirements:

- are a resident of Ontario and have status in Canada required under the program;
- are a resident of the Service Manager area as noted at the top of this application;
- have filed a 2014 Income Tax Return;
- are not currently receiving any rent-geared-to-income (RGI) rental subsidy;
- do not have arrears with a social housing provider or do have arrears with a repayment plan in good standing; and
- do not own a home suitable for year round occupation.

Please refer to sections D and E on the *Important Information* insert for details on eligibility requirements.

Do you meet ALL of the eligibility requirements? Yes ☐ No ☐

In addition to these requirements, rental information is being collected in section D, to determine if you are paying monthly rent less than the Average Market Rent (AMR) for the number of occupants in your household. Your total monthly rent must not exceed the AMR. Your rental information will also be used to determine whether you are paying more than 30% of your Adjusted Net Income (ANI) towards rent. Your ANI must not exceed household income limits for your area. Canada Revenue Agency (CRA) records will be used to verify compliance with certain eligibility requirements.

E Certification and Consent

Certification of Information

I certify that the information provided on this form is correct. I understand that any misrepresentation on this application or failure to provide accurate information will result in immediate removal from the Investment in Affordable Housing for Ontario Housing Allowance (IAH) Program.

Consent to Collect, Use and Disclose Personal Information

I understand that the personal information contained in this form is being collected by the Ministry of Finance (MOF) for the Ministry of Municipal Affairs and Housing (MMAH), for use by the MMAH, MOF, ServiceOntario (SO), a part of the Ministry of Government Services (MGS), Ministry of Community and Social Services (MCSS) and my Service Manager, in connection with administering the IAH program.

I consent to the disclosure of the above personal information by MOF to MMAH, and by MOF on behalf of MMAH to SO, CRA and my Service Manager and to the collection, use and sharing of my personal information by these ministries and this Service Manager for the purpose of administering the IAH program and designing other housing allowance programs. Administration of the IAH program includes, without limitation, verifying eligibility, issuing payments and notices, handling complaints, undertaking collections, and program and client impact evaluation.

I consent to the disclosure by my Service Manager to MOF, MMAH, and/or SO, of any of my personal information that is under its custody and control, including the information that it compiles, for use in connection with administering the IAH program. I consent to the collection, use and sharing of this personal information (other than tax information) by these ministries and my Service Manager for this purpose.

I consent to the disclosure of my personal information collected and/or compiled by MOF and/or MMAH to MCSS for the purposes of verifying my social assistance status in connection with IAH program administration and conducting research on Government of Ontario social assistance programs. I further consent to MCSS' collection and use of this personal information for these purposes.

I consent to the disclosure of my social assistance information by MCSS to MOF for the purposes of preparing aggregate data to be used for evaluating the IAH program, conducting research on housing allowance programs and assessing IAH program impacts on social assistance clients. I further consent to MOF's collection and use of this personal information for this purpose.

Recovery of Excess Payment

I understand that I am liable for and will repay to MOF or MOF on behalf of my Service Manager, as applicable, any amounts paid to me through the IAH program that are in excess of the amount calculated under the program rules. If the MOF demands the repayment of any amounts paid to me through the IAH program, the amount demanded shall be deemed to be a debt due and owing to the Crown or the Service Manager, as applicable. I also understand that any amount I owe may be subtracted from any future program payments or from other payments that may be payable to me by the Province or the Service Manager, as applicable.

Consent for Canada Revenue Agency to release my Tax Information:

Subject to the conditions set out below, I hereby consent to the disclosure, by the CRA to MOF, of income and expense information and related identifying information about me from my income tax records, whether supplied by me or by a third party. I also consent to the release by the CRA to MOF of information concerning the number and identity of dependants for whom assistance is requested by me or on my behalf.

I further consent to the disclosure of this information by MOF to MMAH, my Service Manager and/or SO for use by these ministries and my Service Manager.

Information disclosed by authority of the preceding two paragraphs is disclosed on condition that this information may be used solely for the purposes of (i) determining and verifying my eligibility and entitlement to benefits under the IAH program, (ii) collecting any overpayments that I may be liable to repay under that program, and (iii) responding to inquiries and resolving objections related to (i) and (ii), and will not be disclosed to any other person or organization or used or disclosed for any other purposes without my written consent.

This consent is valid with respect to the 2014 taxation year and each subsequent consecutive taxation year for which assistance under the IAH program may be requested and determined.

I understand that if I wish to withdraw this consent, I may do so at any time by writing to MOF, at the address provided. If I do so withdraw my consent, I understand that I will no longer be eligible for the IAH program.

Signature of Applicant

X

Signature of Spouse or Common-law Partner

X

M M D D Y Y Y Y
Date

()
Daytime Telephone No.

()
Extension

()
Evening Telephone No.

Personal information being collected on this form will be used by MMAH, MOF, SO, and your Service Manager in connection with administering the IAH program and for the purpose of designing other housing allowance programs. The personal information contained in and provided with this form is being collected by MOF for MMAH pursuant to s. 11 of the *Ministry of Revenue Act* which authorizes MOF to provide services to other ministries in the administration of a government assistance program. MMAH administers the IAH program under the authority of s. 4 of the *Ministry of Municipal Affairs and Housing Act* which authorizes the Minister of Municipal Affairs and Housing to develop and implement housing policies and programs. SO, a part of MGS, provides administrative services on behalf of the Government of Ontario pursuant to s. 8.1 of O. Reg. 457/07 under the *Ministry of Government Services Act*. The Service Manager administers the IAH program under the authority of s. 13 of the *Housing Services Act, 2011* which authorizes service managers to establish, administer and fund housing and homelessness programs and services. MCSS is authorized to collect personal information under s. 53 of the *Ontario Disability Support Program Act, 1997* and s. 71 of the *Ontario Works Act, 1997* and to disclose social assistance information to another ministry for use in the administration of a social benefit program and/or research. Any questions regarding the collection, use and disclosure of the personal information should be directed to the Customer Care Representative of SO at 33 King Street West, PO Box 641, Oshawa ON L1H 8P6, 1-888-544-5101.

Important Information

Read before completing your application form

GENERAL - Please apply by the deadline date shown on the front of your application. Applications received after the deadline will be processed as ineligible.

As long as you remain in the program, you will receive an application form for every benefit year. You must apply each time. This application is for the 2015 benefit period only, which ends in **June 2016**.

Payments will be issued to eligible households after the application is processed.

Note: If your household is absent from the rental unit for more than 60 consecutive days, your subsidy may be suspended.

Section A - Applicant Information

Please complete all the applicant information, including Social Insurance Number and Date of Birth.

Section B - Spouse or Common-law Partner

Please complete the spouse information, including Social Insurance Number and Date of Birth, if you are married or living common-law with an individual and have not been separated for more than 90 consecutive days.

Section C - Direct Deposit

We recommend that you use direct deposit. Please attach a blank cheque with "VOID" written on the front or complete a Direct Deposit form available by calling the Information Centre at the toll free number shown below.

Section D - Rental and Household Information

Rental Information: This information is being collected to determine whether you and your spouse or common-law partner (if applicable) are paying more than 30% of your Adjusted Net Income (ANI) towards rent.

Rent is the monthly amount you currently pay to an owner or landlord for living accommodations. Your rental amount may include utilities. If you are sharing your rental unit with an individual you are not related to (e.g. friend or roommate), please include only your share of the rent.

Utilities will only need to be recorded separately if your heat, water and/or electricity are paid directly to a utility company and are not included in your rent. Provide the monthly cost for all these utilities combined (based on an average annual amount).

Number of Household Occupants is the total number of people residing in your household. Household means all people living in your unit that are related to you. If you are sharing your rental unit with an individual that you are not related to (e.g. friend or roommate) do not include this person as a household occupant and only include your share of rent on your application.

Section E - Program Eligibility Requirements

Resident of Ontario: Each member of the household must be a permanent resident of Ontario.

Resident of the Service Manager Area: Each member of the household must be a resident of the Service Manager area as noted on the front of your application form.

Status in Canada: Each member of the household must be one of the following:

- a Canadian citizen;
- a landed immigrant (permanent resident);
- an applicant for permanent residency; or
- a refugee or refugee claimant with no enforceable deportation, departure, or exclusion order.

Home Ownership: No member of your household can own a home suitable for year-round occupation.

Rent-geared-to-income (RGI): No member of your household can be in receipt of rent-geared-to-income (RGI) assistance. In RGI housing, also called subsidized housing, the rent you pay to your landlord is based on your income and is usually no more than 30% of your income. An RGI subsidy covers the rest of the actual rental cost, and is usually paid to the landlord on your behalf.

Arrears with a Service Provider: No member of your household may have arrears with a Social Housing Provider unless there is an active repayment plan in good standing. Please submit a copy of the repayment plan with your application form.

Household Income Limits (HILs): HILs are established by the Ministry of Municipal Affairs and Housing and represent the allowable income levels to be eligible for the program.

Average Market Rent (AMR): To be eligible for this program, the rent you pay must not exceed the average market rent (AMR) for your region.

Income Requirement: Your Adjusted Net Income (ANI) must not exceed the Household Income Limits (HILs) and your rent must not exceed the Average Market Rent (AMR) for your area. You and your spouse or common-law partner (if applicable) must be paying more than 30% of your ANI towards rent.

Adjusted Net Income (ANI) is the sum of the net income from line 236 of the personal income tax return (T1) less amounts received from the Universal Child Care Benefit (UCCB) and the Registered Disability Savings Plan (RDSP) for the applicant and spouse or common-law partner (if applicable). However, any UCCB or RDSP amount repaid by you, your spouse or common-law partner will be included as part of the ANI.

Section F - Certification and Consent

You and your spouse or common-law partner (if applicable) must sign and date the enclosed application. An unsigned application will delay processing.

Once your application is processed, you will receive an Entitlement Notice stating whether or not you are eligible for the 2015 benefit period of the program.

Send your completed application to:

Investment in Affordable Housing for Ontario (IAH)
33 King Street West
PO Box 641
Oshawa ON L1H 8P6

Enquiries

For more details about the program call the Information Centre:

Toll free: 1 888 544-5101
Teletypewriter (TTY): 1 800 263-7776
Email: IAH@ontario.ca

IMPORTANT: For confidentiality reasons, we can discuss this application only with you or your authorized representative.

If any of your information changes or if you move, you must immediately contact us at the toll free number or address listed above.

Social Assistance Recipients

If your monthly payment and your shelter allowance equal an amount higher than your total monthly rent please contact your local office or the Ministry of Community and Social Services (MCSS) ServiceOntario INFOLine toll free at: 1 888 789-4199 or TTY 1 800 387-5559.

9.6 Appendix F: Focus Group Participation

Below a summary of the focus group attendance can be found. This includes the attendance for the focus groups with SSHA staff and front-line staff. During the focus group with program participants, no attendance was taken to safeguard the privacy of these individuals.

Session 1: SSHA staff (12-01-2017)

Attendance

Name	Department
Nadeem Siddiqui	Access to Housing
Kay Hodge	Client Services
Alice Broughton	Shelter, Housing & Community Support
Andrew Galley	Policy Development
John Methven	Housing & Benefit Support
Ashley Edstrom	Streets to Homes
Maria Varlokostas	Housing & Benefit Support

Session 2: Frontline staff (12-06-2017)

Attendance:

Name	Organization
Don	Birchmount Residence
Tracy	Robertson House
Monica	Albion Neighborhood Services
Jose	Albion Neighborhood Services
Laura	Sistering
Jacky	Housing Connections
Dionne	Covenant House

Session 4: Provincial staff (01-18-2018)

Attendance:

Name	Organization
Andrew Galley	City of Toronto
Luigi Di Palma	Ministry of Housing
Camila Ribeiro	Ministry of Housing
Walter Battello	Ministry of Housing
Shelley Linkie	Ministry of Finance
Sandra Schaub	Ministry of Finance
Manon Turcotte	Ministry of Finance
Kathy Horgan	Ministry of Housing

9.7 Appendix G: Discussion Guide for Focus Group with SSHA Staff

- Please tell us a bit more about the steps that you have to take from recommending the housing allowance program to an applicant, to evaluating their eligibility, to acceptance into the program.
- During the data review, we noted that information was recorded in different ways. For example, income in the Coordinated Access database is sometimes recorded as hourly wage, or monthly wage etc. Is there currently a process to ensure a standard level of data and information is obtained from each program participant?
- Based on the data we analyzed, there seems to be an underrepresentation of youth among program participants. Do you have any on why this is happening?
 - In your opinion, is this an issue that needs to be addressed?
- How would you describe success for a participant in the program?
- When looking at the full participant journey from application to exit, where do you see the biggest obstacles participants face (besides financial ones) to be successful in the program?
 - Probe for: why participants leave the program other than going into RGI housing.
 - How can these obstacles be overcome?
- Thinking about the current housing allowance program, are there elements that you would change to make the program better? Probe for:
 - Additional supports beyond the allowance
 - Additional data to be collected
 - The way data/information is currently collected
 - Partnering with specific landlords

9.8 Appendix H: Discussion Guide for Focus Group with Front-Line staff

- In a survey among housing allowance recipients we were told the participants often heard about the housing allowances from front-line workers such as yourself. What makes you decide to suggest the housing allowance program to a client?
 - Are there any specific characteristics you search for besides the general application criteria?
 - If so, could you tell us more about this?
- Thinking about the referral process for the housing allowance program, what is currently working well?
 - Are there any elements that you would change/improve based on your experience?
- Besides more stable housing, what, in your professional opinion, are the largest positive impacts of the housing allowance on participants' lives?
 - Are there any negative impacts?
 - If so, please tell us about them. Probe for:
 - Poverty trap
- If the housing allowance program were to be expanded, what changes would you suggest to improve the program for participants?
 - What changes would you suggest to make it easier for you to refer clients?

9.10 Appendix I: Discussion Guide for Focus Group with Program Participants

- Thinking back to when you first heard about the housing allowance program, was there anything about the program or the application process that made you hesitant about applying?
- Based on your experience, is there anything about the application process that you would change?
- Please tell us a bit more about your experience receiving the housing allowance.
Probe for:
 - Ease/difficulty finding a home
 - Interactions with SSHA staff
 - Annual reviews and requirements related to income
 - Non-housing outcomes
- Based on your experience, is there anything that you would change about the current housing allowance program (not including the amount of the housing allowance) to make it easier for you to find and maintain your housing?
- Is there anything else that you would like to share with us about your experience receiving the housing allowance?

9.11 Appendix J: Interview Questions for Interview with Provincial Staff

- Could you please give us an overview of the decision process used to evaluate the funding applications for housing allowances received from the Service Managers?
- Participants need to pass an annual review to continue to receive their housing allowance. Could you please tell us a bit more about this process and what criteria are used to evaluate eligibility?
 - In your opinion, are there any opportunities to simplify this process?
 - In some cases, program participants have to undergo a review twice in one year depending on when they were admitted into the program. What is the reasoning behind the fixed annual review?
- When we analyzed the provincially supplied data on program participants, we noticed that there were inconsistencies in the way information was recorded (e.g. number of occupants and number of bedrooms are recorded inconsistently). Why do you think this is so?
 - Are there currently any initiatives to improve this process?
- From what we understood during sessions with City staff, the Service Manager applies for funding for different target groups. Are there any guidelines or processes to evaluate a demonstrated need for target group funding and if so are there target groups (e.g. survivors of domestic violence) who get priority in the evaluation for a funding application?
 - Are funding streams used for housing allowances available to all Service Managers or only a selected few?
- Thinking of the programs that fund housing allowances from a provincial point of view, what is currently working well?
 - Are there elements of the programs that you would change?
 - What are the key performance indicators that the Province uses to evaluate the programs?
- From what we understood from previous sessions, the housing allowance program is supported administratively by the Province through data-sharing and income verification. In your opinion, what are the advantages and disadvantages of this set-up?
 - Do you see future opportunities to improve this support to service managers?

9.12 Appendix K: Survey Questions

We are contacting you from Oraclepoll on behalf of the City of Toronto. I'd like to ask you some questions about the help you receive with your rent. Participating will help the City of Toronto get an understanding of the effectiveness and reach of the program you participate in, and will help to make improvements where necessary. **If you don't want to participate in the survey, it will not affect your eligibility for rental assistance in any way.**

We have been contracted by the City of Toronto to do this study. The information you give us today will not be connected to you by name and we will not be using it for anything other than this study. We will not share any information with third parties that are not directly involved in the study.

After the project has been completed, the individual survey data will be destroyed.

The survey has 33 questions and should take about 20 minutes. This survey is completely voluntary and you can choose not to answer one or all of the questions. You can also ask us to stop the survey at any time.

Would you like to participate in the survey? (If yes, then continue)

The help you receive each month from the city to pay your rent is referred to as a housing allowance, and this term will be used in the survey questions.

1. How did you first hear about the housing allowance program?

- ☐ The Internet
 - ☐ your Ontario Works case worker
 - ☐ A housing worker at a Shelter
 - ☐ A Social worker
 - ☐ A Poster
 - ☐ Other, please explain:
-

2. In this program, you need to submit an annual renewal form and file income tax. Do you find this difficult?

- ☐ Yes
- ☐ No

3. Did you have housing (for example, an apartment or room) before you enrolled in the housing allowance program?

- ☐ Yes (Proceed to question 5)
- ☐ No (Proceed to question 4)

4. You indicated you had **no** home before receiving the allowance, where did you live while you were waiting for your housing allowance from the City?
- ☐ Shelter
 - ☐ Outside
 - ☐ With family
 - ☐ With friends
 - ☐ Other _____

Proceed to question 8

5. You indicated you **had** a home; did you move to a new apartment/home after you received the housing allowance?
- ☐ Yes (Proceed to question 6-7)
 - ☐ No (Proceed to question 8)
6. You indicated you **had** a home and moved to a new apartment after receiving a housing allowance. What was the monthly rent in your **previous** apartment?
- _____
7. You indicated you moved to a new apartment after receiving a housing allowance; what was the size of your previous apartment?
- ☐ Rooming house
 - ☐ Bachelor
 - ☐ 1 bedroom
 - ☐ 2 bedrooms
 - ☐ Other _____
8. Do you feel a landlord has ever refused you as a tenant because you were receiving a housing allowance?
- ☐ No
 - ☐ Yes, please explain how often
- _____
9. Do you feel that having a housing allowance has ever **encouraged** a landlord to accept you as a tenant when they might not have otherwise?
- ☐ Yes
 - ☐ No
10. Since you received a housing allowance, have you moved to a different apartment more than once?
- ☐ Yes, please describe the reason for your most recent move
 - ☐ No, I did **not** move more than once
- _____

11. What best describes your current housing situation:

- ☐ Room in a rooming house
 - ☐ Self-contained unit in an apartment building or house (including basement apartments)
 - ☐ Entire house (e.g. townhouse or single-family house)
 - ☐ Other, please describe
-

12. What best describes the size of your **current** home:

- ☐ Basement
- ☐ 1 room (Shared kitchen and bathroom)
- ☐ Bachelor apartment
- ☐ 1 bedroom
- ☐ 2 bedrooms
- ☐ 3 bedrooms
- ☐ 4 bedrooms or more

13. What are the first 3 digits of your postal code?

- ☐ _____
- ☐ I prefer not to answer

14. Thinking back to the time before you got a housing allowance, and comparing that time to the way things are now, would you describe the following as being:

	Significantl y Worse Now	Worse Now	The Same	Better Now	Significantl y Better Now
a. Your personal health					
b. The health of members of your household.					
c. The amount of choice you have over where you live					
d. Being as close by as you would like to be to family and friends					
e. Being able to afford your rent					
f. The safety of your neighbourhood					
g. The state of repair/physical condition of your home/apartment					
h. The amount of time it takes to get repairs done in your place					
i. Your sense of security and stability in your home.					

	Significantl y Worse Now	Worse Now	The Same	Better Now	Significantl y Better Now
j. Your ability to purchase items such as nutritious food, medical supplies and other essentials					

15. Please indicate what range best reflects your age

- ☐ 16-24
- ☐ 25-29
- ☐ 30-34
- ☐ 35-49
- ☐ 50-54
- ☐ 55-59
- ☐ 60-64
- ☐ 65+

16. What gender do you most identify with?

- ☐ Male
 - ☐ Female
 - ☐ Transgender
 - ☐ Two Spirited
 - ☐ Other
-

17. Please indicate your marital status

- ☐ Single
- ☐ Married
- ☐ Common-Law

18. Do you have any children that live with you or other dependents besides your partner/spouse that are supported by your income?

- ☐ No children or other dependents
- ☐ 1 child/ dependent
- ☐ 2 children/ dependents
- ☐ 3 children/ dependents
- ☐ 4+ children/ dependents

19. Which ethnicity do you most identify with?

- ☐ First Nation/Indigenous Community
- ☐ Asian
- ☐ South East Asian

- South Asian
- Middle Eastern
- African American
- Latin American
- Caucasian
- I prefer not to answer this question

20. Are you currently employed?

- Yes (Proceed to question 20-21)
- No (Proceed to question 22)

21. [Is employed] Are you employed part-time or full time?

- Part-time
- Full-time

22. [Is employed] Are there any other sources of income you receive (e.g ODSP/OW)?

- No
- Yes, which _____

23. [Is not employed] What are your main sources of income? (check all that apply)

- ODSP
- OW
- CPP
- OAS (Old Age Security)
- Other, please explain _____

24. Where you born in Canada?

- Yes (Proceed to question 26)
- No (Proceed to question 24, 25)

25. [was not born in Canada] What is your immigration status?

- Canadian citizen
 - Permanent resident
 - Refugee Claimant
 - I would rather not say
 - Other
- _____

26. [was not born in Canada] How long ago did you arrive in Canada?

- Less than 1 year
- 1 to 5 years
- 6 to 10 years
- More than 10 years ago

27. After rent and other fixed expenses have been paid, how much money do you generally have left over for groceries and food?

- ☐ \$100 - \$199
- ☐ \$200 - \$399
- ☐ \$400 - \$599
- ☐ \$600 - \$799
- ☐ \$800+

28. To better understand the affordability of your housing, please indicate what best describes your net monthly household income (e.g: How much money comes into your bank account on a monthly basis)

- ☐ \$0-\$499
- ☐ \$500 - \$999
- ☐ \$1,000 - \$1,499
- ☐ \$1,500 - \$1,999
- ☐ \$2,000 - \$2,444
- ☐ \$2,500 - \$2,999
- ☐ \$3000 +

29. For more accurate results, would you be comfortable to tell us your exact net monthly household income? If so, please indicate below:

30. How much is the housing allowance you receive from the City every month?

- ☐ \$250
- ☐ \$400
- ☐ \$500

31. To better understand the affordability of your housing, please indicate what best describes your monthly rent

- ☐ \$0 – \$250
- ☐ \$500 - \$749
- ☐ \$750 - \$999
- ☐ \$1,000 - \$1,249
- ☐ \$1,250 - \$1,499
- ☐ \$1,500 - \$1,749
- ☐ \$1,750 - \$2,000
- ☐ \$2000 +

32. For more accurate results, would you be comfortable to tell us your exact monthly rent? If so, please indicate below:

33. The research team plans to host a meeting with program participants such as yourself to get a deeper understanding of your experience. Would you be interested in participating in such a meeting?

- ☐ Yes, I would consider participating (fill out your email or phone number)

Email Address: _____

Phone Number: _____

- ☐ No, I am not interested

That's the end of the questions in the survey. Thank you very much for your time. Would you like to receive updates and/or additional information about this study when this becomes available?

- ☐ Yes, I would like to receive updates (fill out your email address)

Email Address: _____

- ☐ No, I am not interested

9.13 Appendix L: Program Administrative Structure

