

# 2020 Rent Supplement Portfolio Report



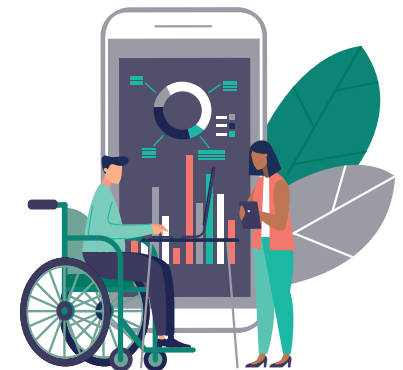
THE AGENCY  
FOR CO-OPERATIVE  
HOUSING

L'AGENCE  
DES COOPÉRATIVES  
D'HABITATION



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## Introduction

The Agency for Co-operative Housing has developed the Rent Supplement Portfolio Report to serve three purposes:

- To assemble meaningful information on client co-operatives in CMHC's Rent Supplement Program
- To analyze clients' rent-supplement spending
- To identify the household types that receive a rent supplement

The dataset on which this study is based comprises 128 housing co-operatives with a federal rent-supplement agreement. The study refers to them as rent-supplement co-operatives. Unless otherwise stated, the statistics used are drawn from the most recent year for which the Agency has received a report from the client. At times, these data are broken into unit months, of which there are 38,731. Each unit month represents one co-op unit for one month of the year.

For more information on the dataset, go to [Appendix A](#).

### Geographic Distribution

While housing co-operatives in Alberta and B.C. receive rent supplements, the program is provincially administered. This study deals only with rent-supplement co-operatives in Ontario and PEI, where the Agency administers the Rent Supplement Program on CMHC's behalf.

**Unit month = one co-op unit for  
one month of the year**

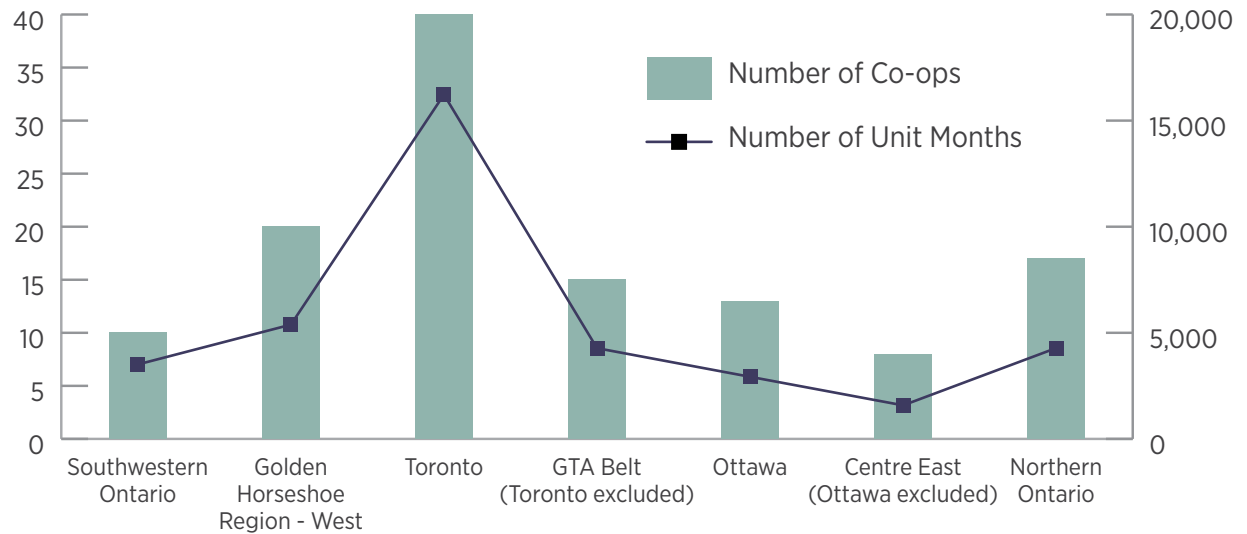
### Co-operatives Receiving Rent Supplement Assistance by Province

	ON	PEI	Total
Number of Co-ops	123	5	128
Percentage of the Rent Supplement Portfolio	96%	4%	100%
Number of Unit Months*	38,184	547	38,731
Percentage of Unit Months in the Rent Supplement Portfolio	99%	1%	100%

\* A unit month represents one co-op unit for one month of the year

This graph provides a regional breakdown of the distribution of rent-supplement co-ops across Ontario. See [Appendix A](#) for a list of which cities are included in each region.

### Ontario Rent Supplement Co-ops



## Program Distribution

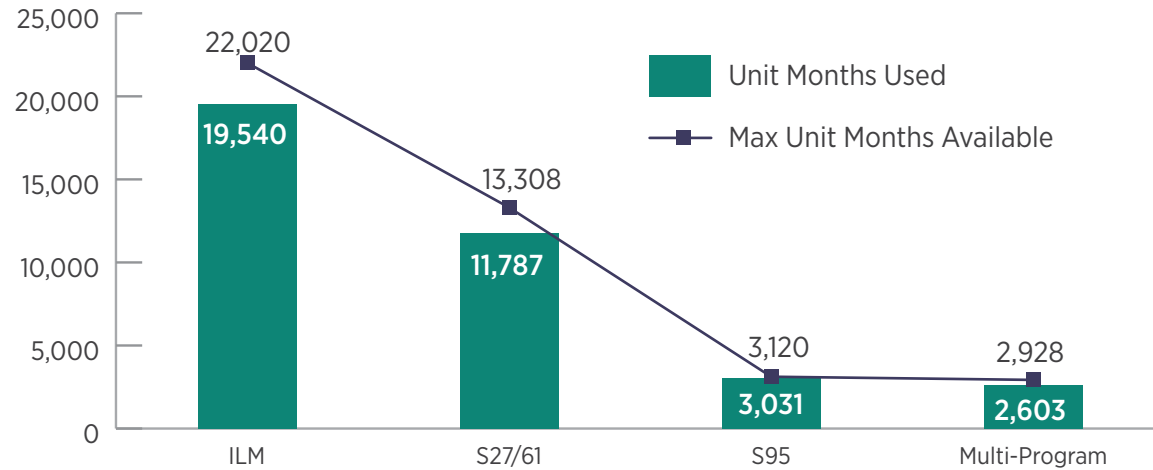
The table shows that the distribution of rent-supplement co-operatives across the major development programs largely mirrors the distribution of the programs themselves within the Agency's complete portfolio, with one exception: the small percentage of S95 co-ops in the Rent Supplement Program.

Most co-operatives receiving this assistance are in the ILM Program (officially, the Federal Co-operative Housing Program), followed by those in the S27/61 Program, and then by a small number of S95 Program clients. Finally, a few rent-supplement co-operatives were funded under multiple programs.

Co-operatives Receiving Rent-Supplement Assistance and Unit Months per Program

	ILM	S27/S61	S95	Multi-Program	Total
Number of Co-ops	63	34	21	10	128
Percentage of Rent Supplement Portfolio	49%	27%	16%	8%	100%
Number of Unit Months	20,360	11,787	3,981	2,603	38,731
Percentage of Total Unit Months	53%	30%	10%	7%	100%

### Total Unit Months Used and Maximum Available Per Program



Interestingly, as shown in the graph, no client in the rent-supplement portfolio used all the unit months available to them under the program.<sup>1</sup> This may occur as a result of households whose economic circumstances improve and no longer require assistance but remain in the co-op community. Furthermore, as compared with the base year (2018), we saw a slight decline in the share of maximum unit months used in 2020 across all programs, as seen in the table.

### Percentage of Maximum Rent Supplement Used

	ILM	S27/S61	S95	Multi-Program	Portfolio Average
<b>2020</b>	88%	83%	86%	86%	86%
<b>2018 (Base Year)</b>	90%	85%	89%	90%	89%

<sup>1</sup> Five (5) co-ops were excluded from the graph and table as their data were unavailable.

## Rent Supplement Recipients

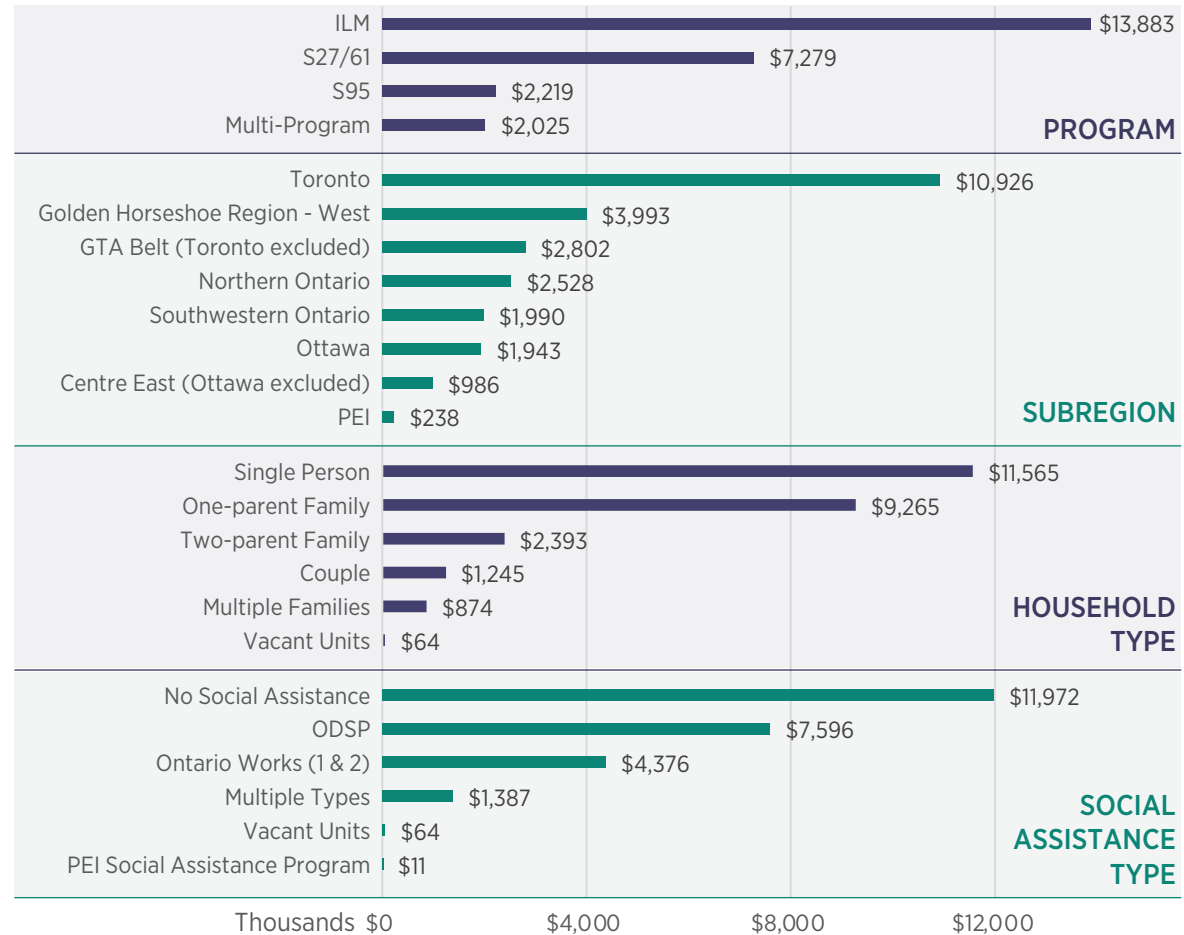
### Distribution of Rent Supplement

Rent-supplement co-operatives allocated a total of \$25,406,000. The following graph shows distribution of rent supplements by program, sub-region, family type and receipt of social assistance. Vacant unit-months, seen under Household Type and Social Assistance Type, indicate units previously occupied by a rent-supplement household that have been vacant from two weeks to a maximum of two months, where CMHC continues to pay the rent supplement because the household moved out without proper notice. It is not surprising to note that households with one adult only (single-parent and single-person households) make up 82 per cent of the units allocated a rent supplement, as one-income families are at a disadvantage in the housing market.



## Distribution of Rent Supplement

(Dollars in Thousands)



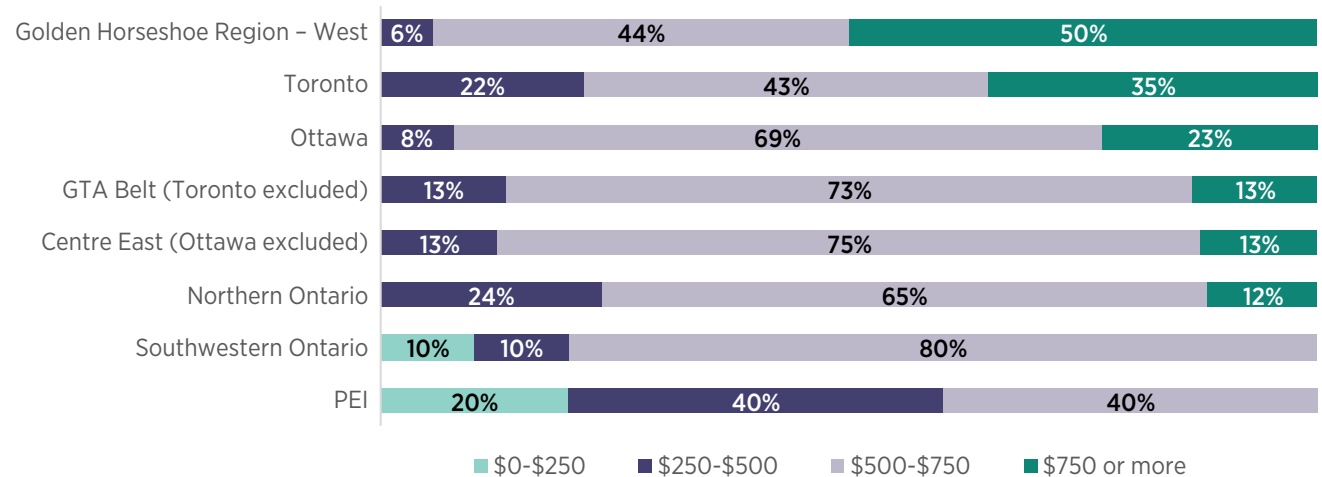
Households with one adult (one-parent families and single-person households) make up 82% of the units receiving rent supplement



The next graph shows the percentage of rent supplements distributed per unit month by the amount of assistance given, and the distribution of rent supplements by range and province/sub-region.<sup>2</sup> We noted that the maximum rent supplement, on average, was \$1,081 (\$1,108 in 2018), and that the minimum, on average, was \$173 (\$205 in 2018). The median rent supplement (half were higher and half lower) was \$629 (\$651 in 2018).

The Golden Horseshoe Region — West had the highest regional percentage of co-ops providing an average rent supplement of \$750 or more (9 co-ops), followed by Toronto (13 co-ops). These areas of greatest need were unchanged from 2018 (the base year), which saw 12 (60%) and 13 (33%) of co-ops, respectively, allocating the greatest share of rent supplements at the highest level.

**Average Rent Supplement Provided by Co-op**

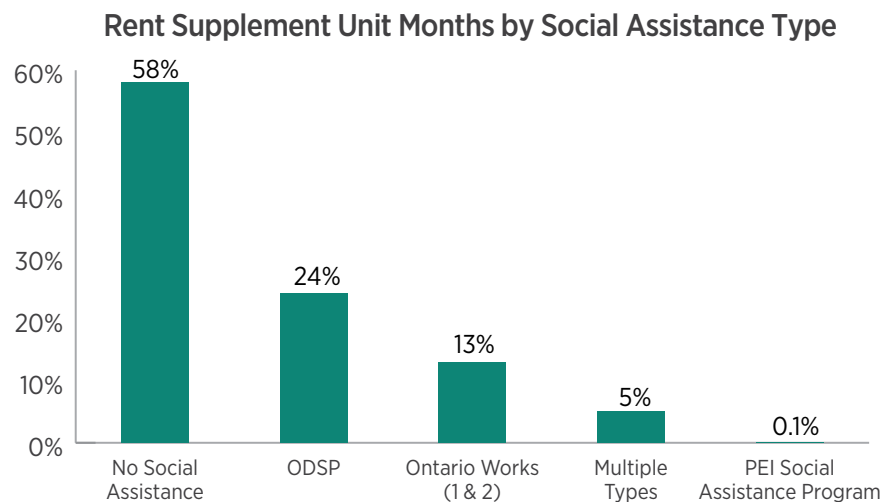


The Golden Horseshoe Region – West, followed by Toronto, has the highest percentage of co-ops providing an average rent supplement of \$750 or more

<sup>2</sup> Five (5) co-ops were excluded from the graph and discussion as their data were not available.

## Rent Supplement Recipients

This graph presents unit months of rent supplements by provincial social-assistance type, excluding vacant units, showing the majority going to households not in receipt of social assistance.

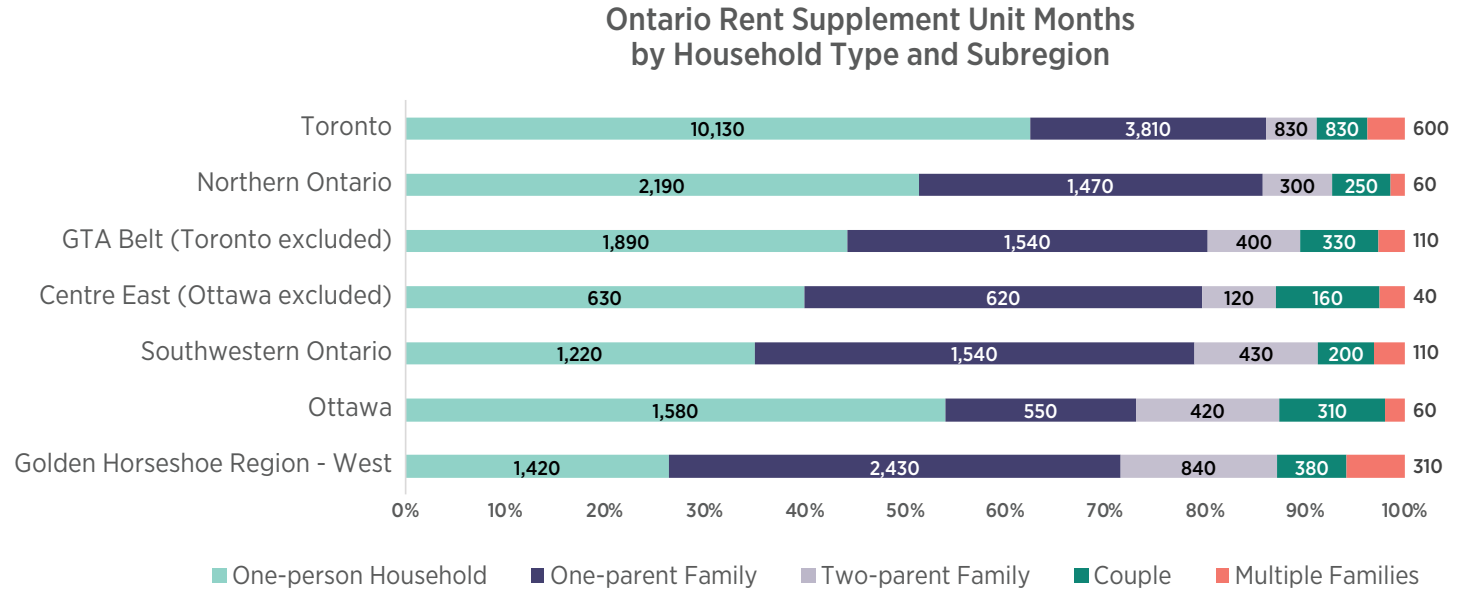


The distribution of rent supplement by type of household is similar in Ontario and PEI, again with the exclusion of vacant units. Most recipients are one-person households, followed by one-parent families, once again illustrating the housing challenge faced by single-income households.

### Allocated Rent Supplement Unit Months by Household Type and Province

	One-person Household	One-parent Family	Two-parent Family	Couple	Multiple Families	Total
Ontario	19,050	11,963	3,331	2,451	1,297	38,092
	50%	32%	9%	6%	3%	100%
PEI	324	199	12	12	0	547
	60%	36%	2%	2%	0%	100%

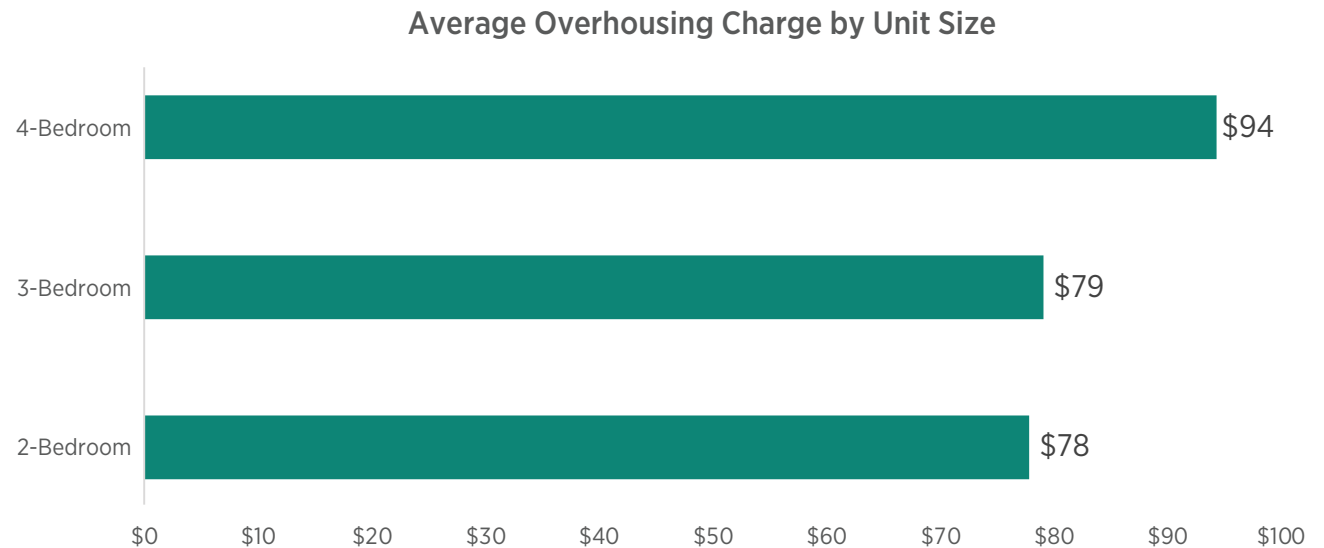
Directing our attention to Ontario, we see single person households forming the majority of rent-supplement recipients in Toronto and Ottawa. The table has been rounded to the nearest 10 and is arranged in descending order by one-person and one-parent households combined. As before, vacant units have been excluded.



## Overhousing Analysis

A household is considered overhoused if the unit has more bedrooms than the program allows. Co-ops often set their overhousing charge by calculating the difference between the charge for the occupied unit and that for a unit of the size deemed appropriate for the household.

The Agency has access to limited data on overhousing, which is identified by the presence of an overhousing charge. Despite the Agency's advice, not all clients have an overhousing policy in place. Because of this, overhoused residents not being charged an overhousing fee may not be captured in the data. The graph shows the average overhousing charge by unit size, based on the information available.<sup>3</sup>

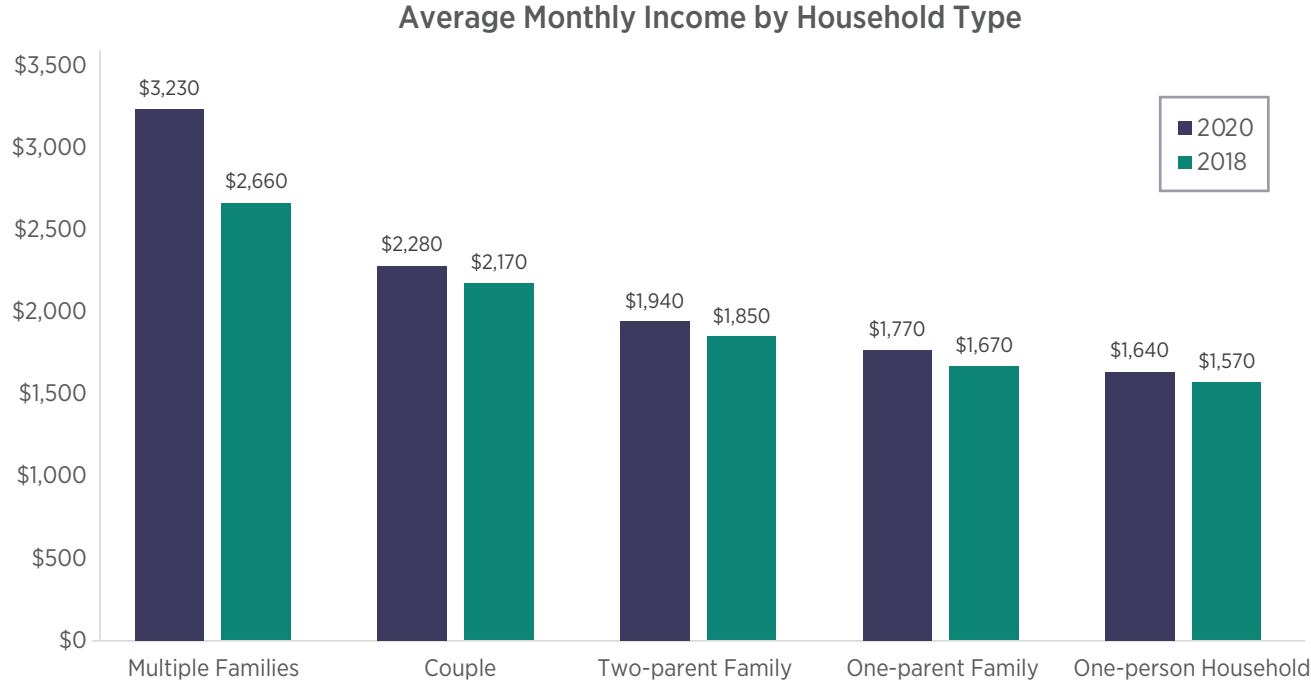


<sup>3</sup> Data outliers have been excluded.

# Additional Analysis

## Household Income

The graph compares the average household income from all sources by household type for the current year and for the base year (2018), excluding recipients of social assistance. Dollar amounts have been rounded to the nearest \$10.



The table shows total household income and unit size for rent-supplement recipients. It is a snapshot of each household, taken in the twelfth month of the fiscal year. Note that a household's income may have varied over the year. Recipients receiving social assistance have been excluded.

**Total Unit Months by Household Income and Unit Size**

Monthly Income		Studio/ Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom	Total
Ontario	\$0-\$500	3	21	44	66	134
	\$501-\$1,500	7	120	171	142	440
	\$1,501+	17	375	479	384	1,255
PEI	\$0-\$500	0	0	0	1	1
	\$501-\$1,500	0	2	3	3	8
	\$1,501+	0	8	13	13	34

In Ontario and PEI, most assisted households that do not receive social assistance are in the higher income band (\$1,501+), divided between the larger unit sizes.

## Appendix A

### The 2020 Dataset

The data in this report were drawn from clients' rent-supplement claims received and validated by the Agency by 29 February 2021 for fiscal years ending between August 2019 and July 2020 (the study year).

Datasets for prior years are for equivalent periods. However, datasets for previous study years have been adjusted to include late-arriving claims for all co-operatives in the Rent Supplement Program during the period in question. This increases the numbers available for trend analyses. We have treated 2018 and the 2018 dataset as the base year.

### Ontario Geographical Distribution Details

**Southwestern Ontario:** Amherstburg, Chatham, Essex, London, Sarnia, St. Mary's, St. Thomas, Strathroy, Tillsonburg, Windsor, Woodstock

**Golden Horseshoe Region – West:** Brantford, Burlington, Cambridge, Dundas, Guelph, Hamilton, Kitchener, Niagara Falls, St. Catharines, Stony Creek, Waterloo, Welland

**Toronto:** Downsview, Etobicoke, North York, Rexdale, Scarborough, Toronto, West Hill, Weston, York

**GTA Belt (Toronto excluded):** Ajax, Aurora, Brampton, Concord, Georgetown, Markham, Mississauga, Newmarket, Oakville, Oshawa, Richmond Hill, Thornhill, Whitby

**Ottawa:** Gloucester, Kanata, Nepean, Orleans, Ottawa, Vanier

**Ontario Centre East (Ottawa excluded):** Angus, Barrie, Belleville, Brockville, Collingwood, Jackson's Point, Keswick, Kingston, Midland, Orangeville, Orillia, Owen Sound, Peterborough, Rockland

**Northern Ontario:** Chelmsford, North Bay, Sault Ste. Marie, Sudbury, Thunder Bay, Timmins

