

Report to Community and Protective Services Committee

To: Chair and Members
Community and Protective Services Committee

From: Kevin Dickins,
Deputy City Manager, Social & Health Development

Subject: Report Back: Rent-Geared-to-Income (RGI) Implementation Update

Date: April 13, 2026

Recommendation

That, on the recommendation of the Deputy City Manager, Social & Health Development, the report entitled Report Back: Rent-Geared-to-Income (RGI) Implementation Update' **BE RECEIVED** for information.

Executive Summary

This report provides an update on the work outlined in the Rent-Geared-to-Income (RGI) Waitlist Placement Ratio Report.

At the Municipal Council, meeting held on September 24, 2024, it was resolved:
Community and Protective Services Committee (CPSC): September 9, 2024)

That, on the recommendation of the Deputy City Manager, Social and Health Development, the following actions be taken with respect to the staff report, dated September 9, 2024, related to Housing Stability Services Housing Access Centre Rent-Geared-to-Income (RGI) Waitlist Placement Ratio:

c) the Civic Administration BE DIRECTED to report back on the outcomes of the RGI Waitlist Ratio, Urgent Status, and new prioritization changes, by the end of March 2026.

Information related to the outcomes of the waitlist ratio, urgent status, and waitlist prioritization changes are outlined in the report.

Linkage to the Corporate Strategic Plan

This report aligns with the strategic areas of focus in the 2023-2027 [City of London Strategic Plan](#). The City of London Strategic Plan (2023-2027) identifies housing and homelessness as a key area of focus, and housing and homelessness work is identified throughout the Strategic Plan, impacting all areas of life for Londoners.

Housing and Homelessness

- Increased access to a range of quality, affordable, and supportive housing options that meet the unique needs of Londoners.
- Decreased number of Londoners at risk of or experiencing homelessness
- Improved safety in London's shelters system

Wellbeing and Safety

- Londoners have safe access to public spaces, services, and supports that increase wellbeing and quality of life
- Housing in London is affordable and attainable

Analysis

1.0 Background Information

1.1 Previous Reports Related to this Matter

- Housing Stability Services – Housing Access Centre: Rent-Geared-to-Income (RGI) Waitlist Placement Ratio (CPSC: September 9, 2024)
- Rent-Geared-to-Income (RGI) Waitlist Placement Ratio (CPSC: October 24, 2023)
- Alignment of Rent Supplement and Housing Allowance Programs (CPSC: October 4, 2023)

2.0 Discussion and Considerations

2.1 Purpose

The purpose of this report is to provide municipal council with an update on the Rent-Geared-to-Income policy implementation and the outcomes and observations of these changes since the last update report to council in September 2024.

2.2 Background

Under the Housing Services Act, 2011, City of London staff serve as the Housing Services Manager for the City of London and the County of Middlesex and are responsible for administering the Rent-Geared-to-Income “RGI” community housing waitlist and application process. The work of the City’s Housing Access Centre includes reviewing applications for community housing and assessing applicants’ eligibility for priority and status based on their circumstances. This system contains legislative requirements and optional local rules.

Sometimes called Social or RGI housing, Community Housing is subsidized, low-cost housing for households with low-to-moderate incomes. The legislated RGI housing system is one option within the city for the provision of affordable housing units at an extreme depth of affordability.

This report will provide updates to committee and council on the progress made to date on the items from the September 9th, 2024, report to committee. Specifically, the report will provide details on the following:

- Progress on the 20% urgent / 80% chronological placement ratio
- Updates on the impacts of discontinuing the acceptance of new Urgent Status applications
- Progress on the implementation of the new prioritization structure specifically for the RGI waitlist.

2.2.1 Implementation Overview (September 2024-Present)

What has been implemented to date.

1. Acceptance of new Urgent status applications was discontinued in September 2024.
2. New prioritization rules have been implemented.
 - a. Special Priority Policy (SPP)
 - b. Over-housed households
 - c. Remaining households allocated through 20/80 placement ratio
3. Operational adjustments at Housing Access Centre include:

- a. Communicating changed prioritization has been completed with housing providers, community and service agencies that have supported applicants with urgent status requests.
- b. Feedback from housing providers on experiences with the new prioritization process have been requested with several responses received and outlined below.
- c. A new electronic waitlist with updated priorities has been created and the team has directly supported housing providers to access it.
- d. Civic administration has tracked changes in the social housing waitlist monthly dashboard provided to community agencies showing continued evolution of the composition of waitlist.

2.2.2 System Outcomes

Below is information on the movement of the waitlist since 2023.

As of September	Waitlist Total	Chronological	Special Priority	Over-Housed	Urgent
2023	6,737	4,926	176	116	1,519
2024	7,255	5,919	142	127	1,067
2025	7,282	6,474	99	132	577
Total Change:	+545	+1,548	-77	+16	-942

Housed households from the waitlist

Year	Total	Chronological	Special Priority	Over-Housed	Urgent
2023	454	110	125	16	203
2024	360	188	95	23	54
2025	406	205	103	34	64
Total	1,220	503	323	73	321

System Observations from Community Housing Providers

A request for feedback was sent in March 2026, a few housing providers responded, however the majority have not. Smaller housing providers and buildings with low turnover report no changes at this time, as they have only housed individuals with special priority status since the change. One housing provider noted that they have not had issues with arrears or unit damage with new tenants since 2024. The next steps will be for civic administration to follow up with providers to obtain ongoing feedback on the system changes piloted in 2023 and confirmed by council in September 2024.

Remaining Challenges

Some of the key community housing system challenges that remain outside of the scope of the waitlist changes include:

Limited creation of new social housing units as regulated under the Act

As there is limited new housing created under the provisions of the Housing Services Act, the only movement from the waitlist is primarily driven by new vacancies and opportunities for people to access the Canada Ontario Housing Benefit when annual allocations are received by the Province.

Affordability of new affordable housing units

With limited supply of affordable housing being built that is affordable for people on the community housing waitlist, direct matching to these units is from the broader community waitlist, which includes the Coordinated Access list and Community Housing waitlist, there is little movement off the waitlist as a result of these new units.

Overall affordability of new units also creates a challenge for individuals who are on the Community Housing waitlist. The average income for a single household on the waitlist is \$1091.27 per year, 30% of this amount provides for \$327.38/month to go towards rent. Affordable rents for new affordable units are estimated at approximately \$900–\$950 per month. As a result, portable benefits or unit-based supplements are required to ensure affordability for individuals.

Need for additional supportive housing options

The need for additional supportive housing in the city is driven by a combination of rising homelessness, long waitlists for affordable housing, and the complex needs of vulnerable populations. The City's community housing system is under significant pressure. Rising homelessness alongside increasing mental health, addiction, and medical needs mean that many individuals require not just housing, but wraparound supports which standard housing does not provide.

The current units of highly supportive housing that are being built and operated are simply not enough and additional long-term investment in both capital and operating funding is required to reduce the existing pressures of the complex individuals on the City's combined waitlists.

Matching housing placements with appropriate supports

The need to continually adjust the system response as it relates to housing placements to ensure those who need supports are receiving these supports has been clear. Matching housing placements with appropriate supports is essential to address homelessness and housing instability, especially for individuals with complex needs. This supports people to not only find housing but to work towards remaining stably housed over the long term.

The variety of support needs for those on the Community Housing waitlist and the Coordinated Access waitlist are not uniform. Some individuals need minimal, economic support while others require intensive ongoing services that make them not an ideal fit for housing without significant supports.

Adjusted assessment process required

Adjustments to the City's community housing assessment processes are needed. The HSA requires individuals to be able to live independently, with or without supports to qualify for community housing. Historically, challenges have been experienced with the limited information and direction provided by the province to define what it means to live independently. The Act notes that at least one member of the household is able to live independently and the regulation defines this as "an individual can carry out the normal essential activities of day-to-day living, either on their own OR with the aid of support services that will be provided when required."

Tenants must be able to manage basic daily living tasks (e.g., hygiene, safety, basic household functioning) and if they cannot do so alone, they must have confirmed access to supports (formal or informal). There is no clear guidance on what the minimum of informal or formal supports include. This has resulted in difficulties in assessing an applicant for the current Community Housing waitlist and the variety of support needs that individuals on the waitlist have.

In looking at housing stability for those on the Community Housing waitlist, challenges with maintaining a successful tenancy often go beyond those basics. Challenges related to mental health related behaviours, substance use and addiction, hoarding and extreme clutter behaviours, aggressive conflicts with others, cognitive or developmental challenges, social isolation and disengagement, trauma related behaviours and general non-compliance with tenancy obligations lead to a loss of housing. Many of these items are not assessed or addressed within the current framework of the Housing Services Act.

As many traditional housing providers are not designed to deliver the required housing that many on the waitlist now need, this has led to a decades long challenge in housing placements. Without further assessment of the entire community housing waitlist, the true needs of those individuals beyond basic daily living skills are unknown. The current City team that supports the application and waitlist management is not resourced to complete these assessments and as noted in previous reports, additional investment and alignment will be required to complete a full assessment of the entire community housing waitlist.

Next Phase of Work

System alignment of assessments and triage

Recommendations on assessment and triage adjustments for new applications to the Community Housing waitlist are being reviewed, however, the lack of staffing resources to implement a more fulsome assessment and triage process for the existing waitlist exists. City teams are reviewing the feasibility of using an updated assessment tool for the Community Housing waitlist that is being based on other community best practices, however, recommendations on these next steps are not expected until early to mid 2027.

Future Report Back

The changes to the Rent-Geared-to-Income (RGI) waitlist prioritization and placement practices outlined in this report align to System Area 4 – Housing Supports within the Housing Stability Services Procurement Framework endorsed by Council in December 2025 to better align the community resources. It is noted that the legislative matching requirements as required by the Act are outside the scope of the Procurement Framework and will not be considered as part of that upcoming work.

System Area 4 includes reviewing additional community housing supports, portable benefits, and other housing support programs that assist individuals and families with lower to moderate support needs to secure and maintain housing stability.

The findings of this report will help inform future work under the procurement framework, including the planned System Area 4 current state review and development of potential multi-year budget business cases scheduled for Q2 2027.

Civic Administration will continue to report back to Council as procurement processes and system design work advances.

3.0 Financial Impact/Considerations

There are no financial impacts or considerations associated with this specific report.

Future financial considerations related to housing support programs possibly supporting community housing providers will be reviewed through the planned System Area 4 – Housing Supports work identified in the Housing Stability Services Procurement Framework. As outlined in that framework, Civic Administration will return to Council in Q2 2027 with a current state review of System Area 4 and the development of potential multi-year budget business cases related to housing supports.

Conclusion

From the information shared in this report, it appears the intended outcomes of the changes made in September 2024 are having a positive impact on the Community Housing waitlist. Those households who are prioritized as special priority and over housed are continuing to be housed. Increases in housing of those on the chronological waitlist appears to be increasing year-over-year and a decrease in housing those with higher needs from the urgent priority list have decreased.

The total number of housing matches is specifically linked to vacancy management within the existing stock as there have been very few new units brought on-line since 2024. As new units become available through vacancy, civic administration will continue to match based on the current RGI prioritization process. Households with assessed higher support needs will continue to be redirected toward alternative affordable options including highly supportive housing that looks to maintain a similar depth of affordability as the current community housing portfolio provides.

Recommended by: Kevin Dickins, Deputy City Manager, Social and Health Development

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