

Purpose

The purpose of this report is to provide the committee with an update regarding the two (2) year Portable Housing Benefit Pilot Project that was approved by the Community Services Committee on June 18, 2018.

Background

In 2018, two (2) programs were introduced by the Ministry of Municipal Affairs and Housing under the Portable Housing Benefit Program. The first program is called the Portable Housing Benefit that allows applicant households who are eligible for subsidy to choose where they would like to live. The applicant household receives the subsidy directly and pays the landlord their monthly rental charges. By utilizing the Portable Housing Benefit, Housing Services can decrease the wait time on the centralized wait list especially for one bedroom units. At present, the one bedroom community housing stock does not meet the demographic need reflected in the centralized wait list. This benefit provides an alternative tool for Service Managers to use to provide housing assistance alongside rent-geared-to-income assistance.

The second program is called the Portable Housing Benefit - Special Priority Policy, which is a legislated program and funded through the Ministry of Finance. Applicant households who qualify under the Special Priority Policy (Victims of Domestic Violence) have the opportunity to apply for this subsidy.

Portable Housing Benefit Program

The Portable Housing Benefit (PBH) provides a more flexible and modern form of housing assistance. The Portable Housing Benefit offers:

Increased Choice and Flexibility: A Portable Housing Benefit provides individuals with greater flexibility and choices about where to live.

Consistency and Certainty: A Portable Housing Benefit assists in establishing a simpler, more consistent form of housing benefit right across Ontario, while ensuring local needs are being addressed.

Selection Process: A household is selected from the Centralized Waitlist using the selection system rules of the Housing Services Act, 2011, including provincial and local priority rules. Priority would be given to eligible households seeking a one bedroom unit who have been on the centralized Registry wait list for the longest period of time and have the deepest core need. Households paying in excess of 30% of their total monthly household income are considered in core need of subsidized housing.

The Portable Housing Benefit has created the foundation for an equitable, portable system of financial assistance that encourages social and economic inclusion. A client centered approach allows the benefit to move with the household within the community, giving households the freedom to choose where they want to live. The benefit enables households to retain in year increases in income, and encourages households to live in areas that are best suited to their household needs (education, child care, employment, community, etc.).

The Portable Housing Benefit aligns with the population health target of housing as it has the capacity to bridge the funding of households to meet the needs of vulnerable and underserved populations.

Two (2) year update

A two (2) year municipally run pilot project was launched in September 2018 and provided a portable housing benefit to fifteen (15) households who qualified for rent-geared-to-income subsidy and who were in core housing need. Housing Services had no issues recruiting the fifteen (15) households. They were extremely appreciative to receive the benefit and be able to stay in their existing rental units where they had resided for a number of years.

April 1, 2020, the Ministry of Municipal Affairs & Housing announced the release of a new program called the Canada-Ontario Housing Benefit (COHB), administered through the Ministry of Finance. This program is very similar to the Portable Housing Benefit that was offered by Housing Services. As the City's pilot program was ending in September 2020, recipients of the PHB were contacted and informed of the new provincially funded benefit. Fourteen (14) households were transferred to the provincially funded program. As this was a municipally run program, the lone household was able to be placed back on the centralized wait list with their original application date. Once households were transferred to the new benefit, their application on the centralized wait list was closed.

The provincially funded Portable Housing Benefit - Special Priority Policy (SPP - Victims of Domestic Violence) has not had a great uptake despite all of the marketing that was done for the program. Housing Services has had two (2) applicant households take advantage of this program. Feedback from SPP applicant households and key stakeholders indicated that they felt safer residing in community housing rather than residing in the community in private rental accommodations.

Council's desire for all citizens, especially vulnerable populations, to have access to safe, affordable, attainable and suitable housing options is realized through this type of portable funding. The portable benefit allows households a choice as to where they would like to reside, it reduces the pressure on the centralized wait list while also allowing families to retain a portion of their income to spend on other necessities. Provincial funding for the COHB portable housing benefit will be in place permanently for households who have made the decision to transfer from the Centralized Wait List to the portable benefit, therefore having no impact on the levy.

References

Housing Services Act, 2011, <https://www.ontario.ca/laws/statute/11h06>

MHO - Portable Housing Benefit Report, Community Services Committee, August 21, 2017, <https://agendasonline.greatersudbury.ca/index.cfm?pg=agenda&action=navigator&id=1153&itemid=13318&lang=en>

MHO – Portable Housing Benefit Update, Community Services Committee, June 19=8m 2018, <https://agendasonline.greatersudbury.ca/index.cfm?pg=agenda&action=navigator&id=1263&itemid=14653&lang=en>