

Background

There are two programs that were recently introduced by the Ministry of Housing under the Portable Housing Benefit Program. The first program is called the Portable Housing Benefit - Special Priority Policy, which is a legislated program and funded through the Ministry of Finance. Households who qualify under the Special Priority Policy (Victims of Domestic Violence) will have the opportunity to apply for this subsidy.

The second program is called the Portable Housing Benefit that allows residents who are eligible for subsidy to choose where they would like to live. The Portable Housing Benefit Program is similar to the Commercial Rent Supplement Program that is currently in place with the exception that the landlord is not receiving the subsidy. The tenant 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 social housing stock does not meet the demographic need reflected from the wait list.

Portable Housing Benefit – Special Priority Policy

On April 1, 2018 the Ministry of Housing launched the Portable Housing Benefit – Special Priority Policy (PHB-SPP) program to assist survivors of domestic violence and survivors of human trafficking find safe and affordable housing beyond traditional rent-geared-to-income social housing assistance.

This program is designed to provide rental assistance to households who qualify under the Special Priority Policy under Ontario Regulation 367/11 of the Housing Services Act, 2011 through the local Service Manager.

Special Priority Policy (SPP) is designed to ensure that housing is not an inhibiting factor for a household to leave an abusive situation in circumstances where they cannot afford private market rental accommodation.

In November 2017, the Ministry of Housing announced regulatory enhancements to the Special Priority Policy. Amendments have been made to expand the policy to include survivors of human trafficking, improve the application process for survivor households, and ensure the policy is culturally inclusive, relevant and reflective of the pattern of abuse experienced by some survivor households.

The three objectives of the PHB-SPP are to provide survivors of domestic violence and survivors of human trafficking with housing support; to decrease wait times for housing assistance, and expand housing choice for households that are eligible for SPP.

The PHB-SPP program will deliver outcomes to recipients over the immediate, short, and long term including receiving housing assistance faster than households in the SPP category who are waiting for Rent-Geared-to-Income (RGI) assistance; having more choice of suitable rental housing (types, quality, locations, etc.); having a reduced rent burden (lower percentage of income spent on shelter costs); being less likely to return

to an emergency shelter; improved household financial well-being, and improved quality of life.

The Ministry of Housing will develop and use an evaluation framework to assess the effectiveness of the program. Monthly payments to households are calculated based on household income as reported through the Canada Revenue Agency (CRA) annual notice of assessment, or as verified by Service Managers in certain circumstances. The Ministry of Finance (MOF) will pay monthly benefit to households and verify continued eligibility on an annual basis.

The monthly Portable Housing Benefit is fully portable within Ontario meaning that households will keep receiving a benefit if they move to a new rental unit outside of the original Service Manager area where they were approved.

To align with the roll out of the PHB-SPP, all Service Managers are required to comply with SPP regulatory amendments that came into effect on April 1, 2018.

Funding in each year is subject to MHO obtaining the necessary funding appropriations from the Legislature. There are no municipal funds assigned to the Portable Housing Benefit for victims of domestic violence / victims of human trafficking.

To receive funding towards administrative costs, Service Managers must enter into Transfer Payment Agreements with Ministry of Housing and Ministry of Finance, and must submit the required quarterly and annual reports.

Portable Housing Benefit (PHB)

The Portable Housing Benefit will provide a more flexible and modern form of housing assistance. The Portable Housing Benefit will offer:

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

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

The Portable Housing Benefit is a monthly subsidy provided to a low-income household to assist with housing costs. Unlike other forms of housing assistance, the benefit is tied to the household and not a physical housing unit allowing the benefit to move with the household.

This benefit provides an alternative tool for Service Managers to use to provide housing assistance alongside rent-geared-to-income assistance. Use of the Portable Housing Benefit is not mandated by the province.

A household would be selected from the waitlist using the selection system rules of the Housing Services Act, 2011, including provincial and local priority rules. The difference would be that the household could remain where they are currently residing or have the opportunity to move into another market rent unit of their choice in the community that better suits their needs. 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 would create 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.

Next Steps

Housing Services completes the Transfer Payment Agreement and submits to the Ministry of Housing in order to receive payment regarding administrative costs to support the PHB-SPP program.

With City Council approval, a two (2) year pilot project will be launched to provide a Portable Housing Benefit to fifteen (15) households who qualify for rent-geared-to-income subsidy and are in core housing need. The vulnerable households who are at risk of homelessness will be selected from the City's waitlist in order to provide portable funding while they wait for RGI units. Housing Services has program funding from the Ministry of Housing that can be utilized for this pilot; therefore there would be no impact on existing municipal budgets.

If the pilot project proves to be successful, a portion of municipal funds that are currently utilized for the Commercial Rent Supplement program may be transferred to the Portable Housing Benefit program to provide sustainable funding with no impact on the municipal tax levy.

A report will be prepared for Committee's review at the conclusion of the project regarding the outcome of the Portable Housing Benefit pilot program.

References

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

Ministry of Housing – Introducing a Framework for a Portable Housing Benefit and Simplified Assistance System - <http://www.mah.gov.on.ca/Page13791.aspx>

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