

# Joint Social and Housing Services Advisory Committee

## REPORT JAC2025-06

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**Meeting Date:** February 19, 2025

**Meeting Time:** 1:30 p.m.

**Meeting Place:** County of Haliburton Council Chambers, 11 Newcastle Street, Minden and Electronic Video Meeting

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**Subject:** Canada-Ontario Housing Benefit Program Review

**Author Name and Title:** Cheryl Faber, Director, Human Services and  
Michelle Corley, Human Services Manager,  
Housing

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### **Recommendation(s):**

**Resolved That** Report JAC2025-06, "Canada-Ontario Housing Benefit Program Review", be received;

**That** the current priority populations approved by Council remain unchanged for the remainder of the Canada-Ontario Housing Benefit program delivery, as they continue to meet the local population needs given the mandate of the rent supplement program and the growing demand for Housing and those living unsheltered; and

**That** Staff prepare a joint letter of support from the Mayor of the City of Kawartha Lakes and the Warden of Haliburton County to the Minister of Municipal Affairs and Housing and the Minister of Children, Community and Social Services to advocate for an increase in provincial funding for affordable housing initiatives for smaller municipalities to better support community members in need, across various priority populations, including those living with complex needs.

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Director

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Other

**Context:**

The City of Kawartha Lakes Council received a deputation at the January 14, 2025 Committee of the Whole Meeting pertaining to the suggestion of an additional priority population to the City of Kawartha Lakes and County of Haliburton Canada-Ontario Housing Benefit (COHB) program.

At the regular Council meeting on January 28, 2025, the following motion was approved.

**CR2025-14**

Moved by Councillor Perry  
Seconded by Councillor Warren

**That** the deputation of Diane Engelstead, regarding the **Request for a Review of Priority Groups for the Canada-Ontario Housing Benefit**, be received; and

**That** the addition of persons with disabilities be referred to Staff and the next meeting of the Joint Advisory Committee for Housing and Social Services.

This report provides members with a review of the COHB program delivered across the City of Kawartha Lakes and the County of Haliburton, along with the current utilization of available resources and the service demand related to the three priority populations of the program.

**Background:**

The Canada-Ontario Housing Benefit (COHB) is a federal-provincial benefit which launched in 2020 and ends March 31, 2029. It is not available to the general public and is a referral based program specific to needs within the community. The purpose of the program is to increase the affordability of rental housing by providing an income-tested, portable housing benefit payment directly to the eligible household. By way of being eligible to receive this supplement, one must remove themselves from the Community Housing Wait List (CHWL) and cannot receive Rent-Geared-to-Income (RGI) housing or any other form of housing benefit at the same time. The benefit is attached to the household not the physical unit.

With an annual application for renewal of the benefit to ensure proper eligibility, the benefit is portable and can move with them to a completely different unit or community, to a new Service Manager region.

As per the provincial COHB program guidelines (Appendix A) the program assists low-income households and is intended to support vulnerable individuals and households in need of housing. The province, as per legislation empowers the Consolidated Municipal Service Manager (CMSM) to review such program guidelines and resource allocation in order to deliver in alignment with the local priorities, based on the demand and increasing needs of those unable to be housed. Under the National Housing Strategy, vulnerable priority populations in need of housing include:

- Survivors of domestic violence and human trafficking
- Persons experiencing or at-risk of homelessness
- Indigenous persons
- Seniors
- People with disabilities
- Young adults

Secondary priority populations include:

- Households living in community housing that are not receiving affordability support (e.g., rent supplements, housing allowances); and
- Households no longer receiving financial assistance as a result of expiring federal-provincial programs or social housing operating agreements/mortgages.

Based on extensive assessment of the local needs and evidence gathered at this time for the establishment of the City and County's 10 Year Housing and Homelessness Plan (2019 – 2029), three priority populations were recommended. On March 10, 2020 City Council received a report (Appendix B) which adopted the local priority populations. Given the purpose of the program, the greatest needs of our communities and the fast growing numbers of individuals on the Community Housing Wait List, and that of the Homelessness By-Name-List, the priority populations recommended and approved for the Service Manager region include:

- Persons experiencing homelessness;
- Survivors of domestic violence and human trafficking on the Community Housing Wait List; and
- Seniors on the Community Housing Wait List.

**Rationale:**

Utilization of the Program and Resources Allocated

Staff reviewed the utilization of the COHB program since inception and examined the level of data acquired to demonstrate the segment of the population that have been eligible and reported living with a disability.

Since 2020, the housing supplement benefit has supported 106 individuals experiencing homelessness, being human or sexually trafficked and/or a senior on the CHWL. Of these, 60 were experiencing homelessness at the time of their application. This data is captured either through their primary eligibility to a priority group for the program or their identified secondary target group. Among the 60 individuals facing homelessness, 29 (48%) reported at least having one disability. Of the total individuals supported to date, 27% have a diagnosed or reported disability. Qualification of the remaining 77 individuals cannot be confirmed, as this level of personal information has not been shared or consent provided.

Chart 1 illustrates the number of individuals who have received the COHB benefit, broken down by target group as per the limited annualized resource allocation to meet the demand, based on priority for housing. Given the portability of the benefit, a column is shown representing those who have brought that benefit with them to this region.

**Chart 1 – Annual breakdown of COHB recipients**

# of Recipients						
Row Labels	Homeless	Survivor of Domestic Violence or Human Trafficking	Senior	Other (originated in other Service Manager Regions)	Grand Total	Annual Funding Allocation
2020	8				8	\$202,921
2021	8		6	5	19	\$265,886
2022	13		2	4	19	\$330,000
2023	13	6	24		43	\$244,000
2024	10	2	5		17	\$216,700
<b>Grand Total</b>	<b>52</b> (49%)	<b>8</b> (7.5%)	<b>37</b> (35%)	<b>9</b> (8.5%)	<b>106</b>	

**Demand for Housing**

Staff continue to monitor the increased demand for housing, due to the shortage of available affordable housing stock, as well as the growing number of individuals and families living unsheltered or temporarily in emergency shelter or out of the cold locations. With that and the current utilization of this supplementary benefit, the limited annualized program funding and the growing demand for housing supports, by far exceeds the available resources given the current priority populations.

As of January 24, 2025 the CHWL sits with 2,400 people awaiting housing within Kawartha Lakes and Haliburton, with an approximate wait time of between 10 – 14 years, depending on the type of unit required.

The By-Name-List is a real-time list of people experiencing homelessness across Kawartha Lakes and Haliburton. As of February 4, 2025 there were 127 individuals on this list, 89 from within the City and 38 from the County. Over the course of 2024 given the rise in numbers, City Outreach staff supported over 450 unique individuals experiencing homelessness.

As well, currently A Place Called Home, Emergency Shelter servicing the region is currently operating at a 113% occupancy rate, with a recent increase in permanent shelter beds from 19 to 30 as of December 1, 2024.

Staff along with many Community Partners continue to work collaboratively to be innovative and creative to support those individuals who are most vulnerable and are in the utmost need for housing, as demonstrated through the utilization of the resources supporting the COHB program, and the growing demand for shelter.

As of December 14, 2024, the Ministry of Municipal Affairs and Housing recently validated their direction for COHB allocations. Service Managers received a letter which included a top-up announcement of \$5.5M to the COBH program for certain Service Manager regions. It stated that “taking a strategic approach to increase resources to support and provide more long-term stable housing and temporary accommodations for those living in encampments” will further support homelessness prevention and provide people living in encampments with access to reasonable alternative accommodation. Unfortunately, the City did not receive further top-up of COHB funding through this announcement and we await confirmation of our 2025 annual allocation.

Advocating for additional funding and resources is essential to address the growing challenges of housing insecurity and those living with the most complex needs. Until more resources are available and as the evidence suggests, prioritization of the three populations for the supplemental COHB benefit is working to at least provide housing opportunities for a few, given the limited resources allocated provincially.

**Consultations:**

Homelessness System Coordinator  
Data Analyst Coordinator  
Program Supervisor, Homelessness  
People Partner- Inclusion, Diversity, Equity and Accessibility

**Attachments:**

Appendix A – Canada-Ontario Housing Benefit Program Guidelines



Canada-Ontario  
Housing Benefit Gui

Appendix B – HH2020-002 Canada-Ontario Housing Benefit



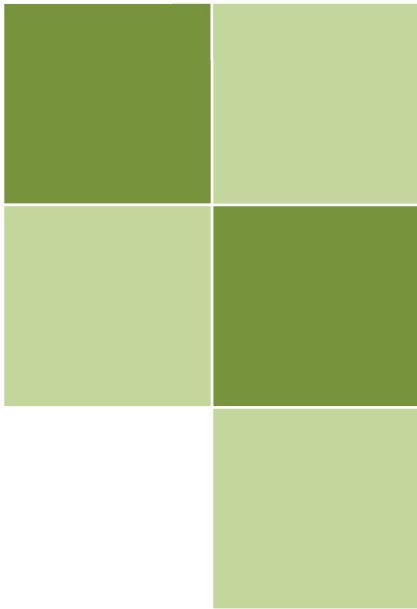
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# Canada-Ontario Housing Benefit (COHB)

## Program Guidelines





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## **ABOUT THESE GUIDELINES**

These guidelines form part of the COHB program Transfer Payment Agreements between the province and Service Managers. They provide a framework for the COHB program and are designed to assist Service Managers with their administration of the program in their local communities.

The Ministry of Municipal Affairs and Housing (MMAH) recognizes that changes to the COHB program design may be necessary in the future; as such, the guidelines may be updated as needed, and any updates will be communicated to Service Managers.

## **LIST OF ACRONYMS**

- AFNI – adjusted family net income
- AMR – average market rent
- CMHC – Canada Mortgage and Housing Corporation
- COHB – Canada-Ontario Housing Benefit
- CRA – Canada Revenue Agency
- MCCSS – Ministry of Children, Community and Social Services
- MMAH – Ministry of Municipal Affairs and Housing
- MOF – Ministry of Finance
- NOA – Notice of Assessment
- NHS – National Housing Strategy
- PHB – portable housing benefit
- PHB-SPP – Portable Housing Benefit - Special Priority Policy
- RGI – rent-geared-to-income
- SPP – Special Priority Policy

# 1. SUMMARY

The COHB is a federal-provincial housing allowance program that launched on April 1, 2020. The program is jointly funded through the CMHC-Ontario Bilateral Agreement under the 2017 National Housing Strategy and is provincially delivered.

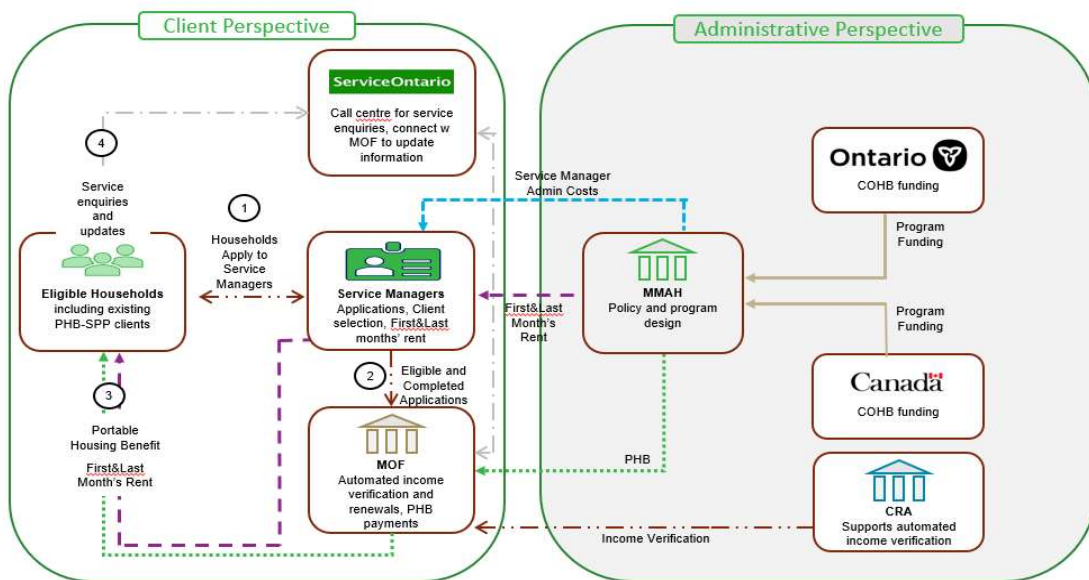
The purpose of the COHB program is to increase the affordability of rental housing by providing an income-tested, portable housing benefit (PHB) payment directly to eligible households in housing need that are on, or are eligible to be on, social housing waiting lists and to households in financial need living in community housing.

Service Managers identify eligible households and assist with the application submission, while the Ministry of Finance (MOF) confirms eligibility and issues payments directly to households. The monthly payment amount is generally calculated using the household's net income as determined using relevant tax information. ServiceOntario is the ongoing point of contact for households in the program for inquiries and to report changes.

Service Managers are provided with annual planning allocation amounts for PHB payments to successful applicants, administration costs, and reimbursement of first and last month's rent payments to eligible households, for each fiscal year.

The province retains COHB funding each fiscal year for payments to households approved in previous fiscal years who continue to be eligible at annual renewals.

## Overview of the Canada-Ontario Housing Benefit:



## 2. INTRODUCTION

In November 2017, the federal government released the National Housing Strategy (NHS), a 10-year, \$40 billion plan. The NHS sets out a renewed federal-provincial partnership to work together to achieve targets and outcomes, increase access to housing, reduce housing need and achieve better housing solutions across the spectrum.

The NHS includes three provincially-administered initiatives that provide significant flexibility to support provincial housing priorities:

- Ontario Priorities Housing Initiative: funding to address housing supply, repairs, and rental construction, affordability support, tenant supports and affordable homeownership. Program launched in fiscal 2019-20;
- Canada-Ontario Community Housing Initiative: funding to preserve and expand community housing supply, protect housing affordability for tenants, and support repair and regeneration of community housing stock. Program launched in fiscal 2019-20; and
- COHB: funding to provide portable housing payments directly to tenants to improve housing affordability.

On April 30, 2018, as part of the NHS, the government of Ontario and the Canada Mortgage and Housing Corporation (CMHC) signed a Bilateral Agreement that outlines these provincially-administered NHS initiatives and their associated funding.

On December 19, 2019, the federal and provincial governments announced the signing of an Addendum to the Bilateral Agreement that includes the mutually agreed-upon program design parameters for the COHB program. The COHB program is a provincially delivered, joint \$1.46 billion federal-provincial housing allowance program. The program helps to increase the affordability of rental housing for eligible households in housing need that are on, or are eligible to be on, social housing waiting lists and to households in financial need living in community housing by providing a direct income-tested PHB.

With the assistance of Service Managers, households complete COHB applications which will be sent to the Ministry of Finance to determine eligibility. Eligible applicants receive a monthly PHB based on the difference between the greater of 80% AMR within the Service Manager area where the housing unit is located or the applicant's Shelter Costs (rent plus utilities), up to a maximum of 100% AMR and 30% of their Adjusted Family Net Income (AFNI). PHB payments are issued by MOF directly to households and subject to an annual renewal process. Households that have been found to be eligible may also receive first and last month's rent assistance directly from Service Managers, where appropriate.

Households who are approved to receive benefits under this program must consent to be removed from the social housing waiting list of their local Service Manager.

### 3. ABOUT THE PHB

A PHB is a monthly subsidy (housing allowance) provided to a low-income household to assist with housing costs. Unlike other forms of housing assistance such as rent-geared-to-income (RGI) assistance, the PHB is tied to the household and not to a physical housing unit, allowing the benefit to move with the household to any Service Manager area in Ontario.

A PHB has multiple benefits for recipients:

- It gives people on a social housing waiting list a potential option to receive a housing benefit that would give them more flexibility and choice about where they live, so they could choose to live closer to employment, child care, schools or family.
- It may help applicants who like where they are living but face affordability challenges to remain where they live.
- The PHB calculation is simple and is reassessed annually using income tax information. Recipients have an incentive to earn income since they are not required to report increases in income between annual renewals, and so will not experience a decrease in assistance for earning more income.

PHBs also provide Service Managers with the opportunity to create more vibrant mixed-income communities due to a greater ability to diversify their housing options.

## 4. PROGRAM DESCRIPTION

### 4.1 Objectives

The COHB program is targeted to low-income renter households and provides direct affordability support to households in housing need in order to eliminate or significantly reduce housing need in accordance with the COHB program targets and outcomes.

The program intent is to provide improved access to housing assistance to households in need through shorter wait times and more housing choice.

### 4.2 Targets and Outcomes

The COHB program is expected to achieve positive outcomes to recipients, including:

- People are better connected to housing assistance and supports to achieve housing affordability and stability;
  - More timely access to housing assistance than households who are waiting for RGI assistance;
  - Improved housing affordability through reduced rent burden (lower percentage of income spent on shelter costs); and
  - Reduced likelihood of returning to an emergency shelter;
- People have more housing choice (e.g., housing type, quality, location) and opportunities to participate in the economy and their community;
- Improved household financial well-being; and
- People have a better quality of life.

As per the Addendum to the CMHC-Ontario Bilateral Agreement, MMAH will work with CMHC to assess the COHB program's impact on recipients over the course of the program, as well as support research on the long-term impacts on recipients.

### 4.3 Priority Groups

The COHB program is primarily intended to support vulnerable individuals and households in housing need. The following vulnerable populations under the National Housing Strategy will have priority for COHB support:

- Survivors of domestic violence and human trafficking
- Persons experiencing or at-risk of homelessness
- Indigenous persons
- Seniors
- People with disabilities
- Young Adults

Starting in 2023-24, CMHC has provided additional funding to support the ability to direct federal COHB funding to survivors of gender-based violence, as needed by Service Managers in their jurisdictions.

The second priority of the COHB program is to support households in housing need living in community housing. However, when a vulnerable household is required to seek housing, (unsubsidized) community

housing should be prioritized as the first option. Where no community housing options exist, vulnerable households can receive the PHB in the private rental market.

This second priority group includes:

- Households living in community housing that are not receiving affordability support (e.g., rent supplements, housing allowances); and
- Households no longer receiving financial assistance as a result of expiring federal-provincial programs or social housing operating agreements/mortgages.

Service Managers will be responsible for identifying potential households to apply for the COHB program with consideration for the priority groups listed above. Service Managers are encouraged to work with their local MCCSS regional offices (see Appendix B), Developmental Services Ontario offices and local service provider agencies to identify people to apply for the COHB program including youth leaving the child welfare system.

#### 4.4 Eligibility Criteria: New Applicants

Household members must meet the following criteria to be eligible to begin receiving a COHB benefit:

- Reside permanently in Ontario;
- Either:
  - A Canadian citizen,
  - A permanent resident,
  - has made an application for status as a permanent resident under the *Immigration and Refugee Protection Act (Canada)*, or
  - has made a claim for refugee protection under the *Immigration and Refugee Protection Act (Canada)* and no removal order has become enforceable under that Act against the member;
- Be on a social housing waiting list; or eligible to be on such a waiting list, or residing in community housing;
- Not be in receipt of, or part of a household in receipt of, RGI assistance, more than one COHB benefit, or any other government-funded housing benefit, with the exception of social assistance shelter payments;
- Consent to being removed from the social housing waiting list of the Service Manager where the application was completed and approved;
- Not reside in a home suitable for year-round occupancy (within or outside Ontario) owned by a member of the household within 90 days of being determined eligible. (See 4.6 “Owning a Home” below); and
- Has applied for the COHB program and provided all necessary information for the calculation of the benefit.

**Note:** For the purposes of this program, household members at intake include each individual on the application for rent-gear-to-income (RGI) assistance (if applicable). The applicant’s spouse or partner must be included if they are living together. All household members must be living at the same address. If an applicant is sharing his or her home with an individual that is not a household member as described above (e.g., friend or roommate), the individual is not included as a household member.

No member of a household receiving a COHB benefit may receive, or be part of a household that receives, RGI assistance, more than one COHB benefit, or another government-funded housing benefit

(e.g., housing allowance under the Investment in Affordable Housing program) at the same time, with the exception of social assistance shelter payments.

A household receiving a COHB benefit may reside in a unit that received assistance under a government program (e.g., the Ontario Priorities Housing Initiative), where that assistance was attached to the unit and not the household members.

All eligibility criteria will be clearly listed on the application form provided to program applicants.

## **4.5 Eligibility Criteria: Annual Renewal**

Annually each spring, households receiving monthly program benefits must complete an annual renewal form to confirm their ongoing eligibility and benefit amount and to update MOF of any changes to household composition, address and other relevant information.

Recipients who do not return their annual renewal forms by the renewal deadline will no longer be eligible for the COHB program.

At renewal, and each year thereafter, household members must continue to meet the following criteria annually to remain eligible for the COHB program:

- Reside in Ontario;
- Be a renter household; and
- Not be in receipt of, or part of a household in receipt of, RGI assistance, more than one portable housing benefit, or any other government-funded housing benefit, with the exception of social assistance shelter payments.

Households receiving a nil benefit payment for 24 consecutive months will lose their eligibility under the COHB program and will be automatically exited from the program.

## **4.6 Owning a Home**

Homeowners are not a target group for COHB support. However, households may be approved for this program if they or a member of their household currently owns a home. If eligible and approved for the COHB program, the household will not be eligible to receive any payments for the period they lived in the owned home and must move out of the home within 90 days of being determined eligible, or they will be considered ineligible for the program.

In order to remain eligible for the COHB program, household members must divest (sell) their legal or beneficial interest in a residence (either in or outside Ontario) within 12 months from being determined eligible and continue to be renter households.

## **4.7 Portability**

The COHB benefit is fully portable across Ontario. Participants can continue to receive a monthly benefit when they move to a rental unit in another Service Manager area. When a participant moves to a different Service Manager area, the amount of the monthly benefit may change, based on the new AMR for the corresponding size of unit in the new community. See 6.8 “In-Year Changes” on page 16 for more information.



## 5. PROGRAM DELIVERY

Benefits under the COHB program are delivered consistent with, but with appropriate modifications to, the PHB Framework set out in Schedule 4.1 of Ontario Regulation 367/11 under the *Housing Services Act, 2011*. This will provide a number of benefits, including:

- Ensuring a similar calculation of the benefit across the province and a consistent programmatic approach, while being responsive to local conditions;
- Enabling households to retain in-year increases in income; and
- Allowing applicants to live in communities that best suit their needs (e.g., education, child care, employment opportunities, community engagement).

### 5.1 Application Process

1. The Service Manager provides COHB program information to households it has identified and determined are eligible, including:
  - The criteria for assessing the initial and continued eligibility of an applicant for the COHB program
  - The method used in calculating the benefit at the time of application, for annual renewals and for in-year reassessments
  - How RGI assistance would be calculated if the household received an offer of RGI assistance
  - The effect of the receipt of a COHB benefit or RGI assistance on social assistance payments that a member of the household is receiving or is entitled to receive under Ontario Works or the Ontario Disability Support Program
  - Advising the applicant that they may be contacted by MOF to provide and receive additional information on the benefit

To support the applicant's informed consent and decision to apply to the COHB program, the Service Manager must include in this communication any support persons that the applicant requests and consents to being involved.

2. Municipal Service Manager staff will advise that new applicants have the option to use the online application process as an alternative to paper services. Municipal Service Manager staff shall inform potential online applicants that they need to have access to a unique email and a device (e.g., smart phone, computer, tablet) to receive an invitation by email to submit their household information online, as well as to give their consent to apply by using the online portal. Applicants that do not agree to these requirements continue to have the option to apply for assistance using the paper-based application.

#### Paper-Based Application Process

3. The Service Manager provides a COHB program application form to the interested eligible applicant.
4. The Service Manager completes the "Service Manager Use Only" section of the application form and assists the applicant with the completion of the application form and applicable schedules.
5. The Service Manager determines household net income and adjusted family net income (AFNI) for applicants, and complete the Schedule 2 form (Income Tax Filing Exemption), if:
  - The household has not filed the required income tax return(s) in the previous calendar year; or

- The most recent income tax return(s) does not reflect the household's current financial circumstances.

See 6.6 "Exemption from Automated Income Verification" on page 15 for details on this process.

6. The Service Manager submits the completed application form to MOF by mail, along with the necessary schedules (e.g., Schedule 1: Additional Income Earners), if applicable, and the Service Manager-completed Schedule 2 form (Income Tax Filing Exemption), if applicable.
  - The application form includes written consent permitting the Canada Revenue Agency (CRA) to disclose taxpayer information to MOF for the purpose of administering the COHB program, and for the applicant to be contacted at a later date as part of a program evaluation.
  - The Service Manager encourages applicants to complete Schedule 3 form (Direct Deposit Request) and explains the benefits of receiving payments by direct deposit.
7. MOF processes the application and verifies the application is complete. If necessary, MOF follows up with the applicant, or the Service Manager, to request additional information.
8. MOF reviews completed applications and confirms eligibility based on the criteria set out in these guidelines and availability of funding.
  - If eligible, MOF calculates the benefit amount either based on the Service Manager calculation of net income and AFNI or its own determination, verifies income where the Service Manager has not done so, and provides the applicant with an Eligibility Notice stating the monthly payment amount.
  - If ineligible, MOF informs the applicant by letter.
9. MOF makes monthly payments to eligible households no sooner than the Effective Start Date (ESD) which is the first day of the month following the date the application was signed. With respect to how long a client would have to wait before their first monthly payment is received, MOF will make every effort to ensure that applications received by the relevant monthly cut-off date are processed for the upcoming payment date. In the event of incomplete information on an application or information that is inconsistent with CRA, the processing time may be delayed.
10. When MOF approves an applicant for the COHB program, the Service Manager provides first and last month's rent to the applicant (as appropriate) and removes the applicant from its social housing waiting list (as necessary).

### **Online Application Process**

3. Persons interested in applying to the program online provide municipal Service Manager staff with their personal email address and other information required for the program application, in order for the Service Manager to register them to use the PHB online services. Municipal Service Manager staff can undertake this step over the phone, or in person.
4. Municipal Service Manager staff access ONT-TAXS online to input data elements that uniquely identify an applicant (first name, last name, date of birth, email address) to register that applicant to use the PHB online service.

5. Municipal Service Manager staff input additional information about the applicant that is not visible to the applicant, including the applicable target group(s), Rental Housing Type, Service Manager name and Effective Start Date.
  - Service Manager staff can input Schedule 2 data for the applicant to exempt the household from having MOF retrieve the household's annual income tax data from Canada Revenue Agency when prompted in ONT-TAXS. Schedule 2 will continue to be completed only by municipal Service Manager staff, and not by the household.
  - There is no need for municipal Service Manager staff to provide a paper-based signature for Schedule 2 because ONT-TAXS tracks which Service Manager staff member provided the Schedule 2 data, and only authorized staff have access to ONT-TAXS.
6. OntTax generates and sends a unique personalized time-limited login/access code by email(s) to the applicant's email address as recorded by the municipal Service Manager staff, together with a link to the PHB online service and instructions for the applicant to complete their application.
7. The applicant uses the link sent by email from OntTax through a compatible web browser to access the online registration process. The applicant provides their one-time-use-only unique code along with other identifying information (e.g., date of birth) to verify their identity by allowing the online process to match the information they provided with the information already recorded by municipal Service Manager staff.
8. OntTax verifies the applicant as a person registered by municipal Service Manager staff to use the PHB online service and who has not already submitted their application for the program.
  - OntTax does not check to see if the applicant is a recipient of benefits under any other housing assistance program (e.g., rent-geared-to-income assistance) that would make the household ineligible for PHB; municipal Service Manager staff continue to be responsible for this action.
9. Once the applicant's information is verified, the online process will present screens to the applicant to allow them to enter additional required personal information for the application and associated schedules (1, 3, 4 and 5).
  - The online process checks for errors in data entry, and provides plain language error messages and descriptions of fields to assist the applicant in properly recording the required information.
  - Where the applicant identifies additional persons in their household that are income earners, the applicant will be required to input information currently required for Schedule 1 ("Additional Income Earners") about those persons.
  - Applicants have the option of providing direct deposit banking information for the deposit of monthly assistance payments by either: completing direct deposit information online; or requesting MOF mail them a paper form for completing and returning by mail to MOF.
  - Applicants have the option to provide an authorized representative through the online application process. The online process will notify the representative of their authorization, but does not require their consent.
  - Applicants have the option to authorize MOF to pay their benefit directly to their landlord through the online application process. If completed online, the system will email a Schedule 6 form (to get the landlord's consent to receive payment) to the applicant for the applicant to provide to the landlord. The applicant may forward the electronic Schedule 6 to the landlord by email, but the landlord must return a printed copy with an original signature to be processed. Any monthly

benefits payable for the household will be provided to the applicant until a printed and signed Schedule 6 is received by MOF.

- Schedules 4, 5 and 6 are optional, and relate to authorized representatives and payments being made to landlords. Applicants can request paper-based copies of Schedules 4, 5 or 6 for later completion and mailing to MOF.
10. An in process online application can be saved for future completion up until the deadline date or when required to provide consent.
  11. Once all required information is provided by the applicant in the online process, the website will display a verbatim copy of the current “applicant consent” language currently used in paper-based applications.
  12. The applicant must then provide their signature in electronic format (“eSignature”) through the online process in order to complete their application online. There is no option of printing the consent on paper and returning it to MOF by mail when applying electronically.
  13. Where the applicant has provided “Schedule 1” (Additional Income Earners) information, the online process will display a verbatim copy of the “income earner consent” and enable eSignature for all the identified income earners on a single consent.
  14. Each income earner provides their signature in electronic format next to their name. There is no option of printing the consent on paper and returning it by mail to MOF when applying electronically.
  15. If all the required eSignatures are not finalized within 24 hours, the application expires and will not be processed. The applicant will need to work with the Service Manager to start a new online (or paper) application.
  16. The online process recognizes when all required signatures have been collected.
  17. Once all required eSignatures have been completed an email will be sent to each signatory with a copy of the signed consent form attached.
  18. Once fully signed and submitted by the applicant, the online process will generate and display a unique confirmation number to the applicant. The applicant can use this confirmation number to follow-up on the status of their application by calling the program Information Centre toll-free at 1-888-544-5101 (or by teletypewriter (TTY) at 1-800-263-7776).
  19. The applicant’s unique login/access code will immediately expire after the application is submitted in order to prevent it from being re-used.

## **5.2 Annual Renewal Process**

1. Each Spring, MOF provides program participants with an annual renewal form. Households complete and submit the annual renewal form by the deadline included in the form to confirm they comply with ongoing eligibility requirements and inform of any changes (e.g., household composition, address). There are two annual renewal processes, depending on whether the active PHB applicant has

previously used the PHB online services and has opted in to continue using the online process and provided an email address to MOF.

2. Where the applicant has previously registered for PHB online services, a renewal notice issued by email from OntTax that contains a unique code and link will be sent, inviting them to renew their benefit online by a stipulated deadline. Section 5.1 Online Application Process steps 10 to 18 apply but will display current account information and offer the applicant the option to accept or update that information.

Applicant consent for annual renewal is collected through a secured and simplified electronic acknowledgement (e.g., a checkbox and typing their name). The applicant is not required to undertake the eSignature process at renewal. A new income earner will continue to be required to sign consent electronically through eSignature.

- If the applicant updates any household information, an OntTax work item may be triggered to notify MOF staff to require action as currently implemented in the paper process.
- Where the applicant does not renew their benefits online by the stipulated deadline, MOF will send them an email and a paper-based renewal reminder by Canada Post mail.

3. Where the applicant has not previously registered for PHB online services, the annual renewal letter will be mailed for all paper-based households in the program, containing wording that will invite the applicant to register for PHB online services
4. Annually by April 30, income earners in the household must submit a federal income tax return to the CRA to enable MOF to calculate the monthly benefit based on household income.
5. Based on the updated calculation of the household's monthly benefit, MOF provides participants with an Eligibility Notice including the benefit amount and proceeds to make monthly payments by direct deposit.
6. Participants may contact the ServiceOntario the program Information Centre toll-free at 1-888-544-5101 (or by teletypewriter (TTY) at 1-800-263-7776) for more information on the calculation of the monthly benefit, or to request a redetermination of their benefit amount based on changes to the information submitted to MOF with the annual renewal form.

## 6. PAYMENTS TO APPLICANTS

MOF provides benefit payments by direct deposit each month to the individual who applied for the benefit on behalf of the household and signed the application form. Alternatively, the applicant can choose to have the funds deposited directly to a landlord by submitting a Schedule 5 form (Tenant Authorization and Direction to Pay Landlord Direct) and a Schedule 6 form (Landlord Consent to Receive Payment). Payments will be made by direct deposit only, except for extenuating circumstances.

Service Managers provide payments directly to applicants for first and last month's rent in accordance with the COHB program guidelines and as outlined in 6.7 "First and Last Month's Rent" on page 16.

### 6.1 Calculation of COHB

The benefit is calculated using a formula that is generally consistent with Schedule 4.1 of Ontario Regulation 367/11 under the *Housing Services Act, 2011*. The formula includes AMR and AFNI.

$$\text{Monthly COHB} = \frac{[(\text{greater of } 80\% \times \text{AMR or Shelter Costs, up to } 100\% \times \text{AMR}) - (\text{AFNI} \times 30\%)]}{12}$$

This formula is responsive to changes in:

- Household income, through the use of AFNI;
- Household composition, through selecting the AMR for the type of housing associated with the family composition;
- Shelter Costs (rent plus utilities); and
- Local housing markets, through the use of local AMR.

Where  $(\text{AFNI} \times 30\%) / 12$  is below the RGI minimum rent amount, the RGI minimum rent amount will be used in the calculation rather than  $(\text{AFNI} \times 30\%) / 12$ . The RGI minimum rent amount will be set annually in accordance with subsection 2(4) of Ontario Regulation 316/19 under the *Housing Services Act, 2011*.

The maximum portable housing benefit amount for a household is calculated as the difference between 100% AMR and the RGI minimum rent amount.

The minimum monthly benefit payable is \$10. Any monthly benefit calculated as an amount less than \$10 will be considered a nil (\$0) payment.

For information on the benefit calculation for social assistance recipients, see 6.4 "Interaction with Social Assistance" on page 15.

### 6.2 Average Market Rent (AMR)

The COHB benefit calculation uses the Average Market Rent (AMR) for an appropriately sized rental unit, based on household composition. AMR is defined as the average expense of market rent in the relevant service area, as provided by CMHC to MMAH based on CMHC's annual rental survey. In service areas where there are no CMHC AMRs, Service Managers will be able to submit a business case to determine AMRs based on a local market rent survey for the ministry's consideration. AMR is a standard measure used in other housing programs.

The COHB program only uses AMRs for unit sizes of one bedroom, two bedrooms and three bedrooms. Recipients will receive a monthly benefit based on a calculation using a unit size no smaller than one bedroom and no larger than three bedrooms. Households requiring more than three bedrooms will receive a benefit based on a calculation using AMR for three bedrooms.

MOF will use a uniform set of occupancy standards to calculate the amount of a monthly benefit based on the appropriate unit size for each eligible household, as follows:

- Spouses/partners will be designated one bedroom; and
- Every other person in the household will be designated a separate bedroom.

Households may reside in any size of accommodation they choose, regardless of the number of bedrooms determined by the occupancy standards.

### **6.3 Adjusted Family Net Income (AFNI)**

The AFNI of a household is based on the income of each member of the household, excluding those who are in full-time attendance at a recognized educational institution. Benefits received under this program are exempted as income for the purpose of calculating the monthly COHB benefit.

When an applicant applies to the COHB program, household net income and AFNI will be determined by MOF if the relevant tax information is available for each household member whose income is to be included in the calculation. Household net income and AFNI will be determined by the Service Manager for new applicants if:

- The household has not filed the required income tax return(s) in the previous calendar year; or
- The most recent income tax return(s) does not reflect the household's current financial circumstances.

Where the relevant tax information is available for each household member whose income is to be included in the calculation, household net income is determined by MOF using the latest annual CRA notice(s) of assessment. MOF will use the net income for relevant household members from the latest notice(s) of assessment issued under the *Income Tax Act* (Canada) for the most recent taxation year that ended before the application is considered, adjusted as follows, or if no notice of assessment has been issued, the amount that would appear as net income had the notice of assessment been issued, adjusted as follows:

- By subtracting from that amount, any payments from a registered disability savings plan received by the member in that taxation year and any payment of a COHB benefit received by the member in that taxation year; and
- By adding to that amount, any payments from a registered disability savings plan repaid by the member in that taxation year.

Where the Service Manager is determining household net income and AFNI of new applicants for the reasons outlined above, the net income of each household member whose income is to be included in the calculation is determined by the Service Manager using:

- The best information available; and
- The amount that best approximates each member's net income adjusted as outlined above and based on the Service Manager's projections of income and deductions for the 12-month period beginning on the first day of the month following the month in which the application is considered.

The Service Manager provides the calculated amount on Schedule 2 form (Income Tax Filing Exemption) of the application.

During each annual renewal, the benefit is calculated by MOF using the household members' assessed income from the federal income tax return from CRA for the most recent tax year.

Using AFNI to define income is consistent with other modern forms of assistance, such as the Ontario Child Benefit, and as of July 1, 2020, simplified RGI calculation rules for social housing tenants.

## **6.4 Interaction with Social Assistance**

Under Ontario Works and the Ontario Disability Support Program, recipients receive a shelter allowance as a portion of their monthly entitlement up to a maximum amount based on actual shelter costs and household size. Social assistance recipients are eligible to receive the maximum shelter amount if their shelter costs exceed the maximum.

The *Ontario Works Act, 1997* and the *Ontario Disability Support Program Act, 1997* allow for housing benefits to be exempted as income, where approved, up to the difference between actual shelter costs (e.g., rent, utilities) and the actual shelter allowance payable (which is capped at maximum shelter costs).

For social assistance recipients, consistent with the PHB Framework, the same portable housing benefit calculation formula applies to determine the maximum benefit amount for a household. The social assistance shelter allowance will be provided in the normal fashion; however, the portable housing benefit will fill the gap between the social assistance shelter allowance and actual shelter costs, up to the maximum portable housing benefit amount (as described in section 6.1).

If actual shelter costs increase or a recipient moves to a unit with higher rent, the portable housing benefit amount paid will increase but remain subject to the maximum portable housing benefit amount. In addition, if a recipient no longer receives social assistance, the portable housing benefit will be calculated as described in 6.1.

As a result, recipients receiving social assistance are required to contact the ServiceOntario Information Centre to report any changes (increases or decreases) in their shelter costs to allow MOF to adjust their COHB benefit accordingly.

Recipients receiving social assistance do not need to report month-to-month changes in utilities because shelter costs are averaged over a year.

## **6.5 Automated Income Verification**

MOF conducts annual Automated Income Verification using CRA income tax information. As a result, all household members whose income is to be included in the benefit calculation must submit income tax return(s) to the CRA each year by April 30. Failure to submit the required income tax return(s) may result in a delay in benefit payments.

## **6.6 Exemption from Automated Income Verification**

Applicants entering the COHB program may be exempted from Automated Income Verification for their initial benefit calculation where:

- The household has not filed the required income tax return(s) in the previous calendar year; or



- The most recent income tax return(s) does not reflect the household's current financial circumstances.

In this situation, Service Managers will manually calculate and verify household net income and AFNI, as outlined in 6.3 "Adjusted Family Net Income (AFNI)" on page 14.

If information is not available for an initial benefit calculation because a member of the household believes that he or she or any member of the household will be at risk of abuse if the information is obtained, the Service Manager will calculate and verify household net income and AFNI based on the best available information.

During that year of exemption, household members whose income is to be included in the benefit calculation will be required to submit annual income tax returns to the CRA by April 30. Households who were initially exempt will be required to have Automated Income Verification based on their annual notice(s) of assessment going forward.

## **6.7 First and Last Month's Rent**

For applicants approved for the COHB program by MOF, Service Managers may provide funding directly for first and last month's rent, where the applicant has demonstrated to the Service Manager a need to receive the payment. Where Service Managers have a method for determining household need under the Community Homelessness Prevention Initiative Program, a similar process should be applied.

The amount of first and last month's rent shall not exceed the lesser of:

- Twice the amount of the actual rent paid by the approved household; or
- Twice the amount of 100 per cent of the CMHC AMR of the originating Service Manager for an appropriately sized rental unit, based on household composition.

MMAH will flow these funds to Service Managers on a quarterly basis retroactively, in accordance with Service Manager quarterly claims.

## **6.8 In-Year Changes**

As indicated on the application form, participants must report any changes in personal information (e.g., household composition, address) as soon as possible to the ServiceOntario Information Centre. Subject to the following, recipients are not required to report an increase in income during the year or undergo a reassessment of the monthly benefit due to an increase in income.

MOF will perform an in-year reassessment of recipient eligibility and/or monthly benefits under the following circumstances:

- A recipient contacts the ServiceOntario Information Centre to request a reassessment due to a significant decrease of at least 20 per cent in household income (limited to one in-year reassessment each year).
- A recipient contacts the ServiceOntario Information Centre to advise of a move to a different rental unit or Service Manager area (this may affect AMR and shelter costs and therefore the monthly benefit received).
- A recipient contacts the ServiceOntario Information Centre to advise of a permanent change to household composition.

- A recipient contacts the ServiceOntario Information Centre to advise that they have started or stopped receiving assistance under the *Ontario Works Act, 1997* or the *Ontario Disability Support Program Act, 1997*.
- A recipient contacts the ServiceOntario Information Centre to advise of a change (increase or decrease) in shelter costs.
- A Service Manager or recipient advises the ServiceOntario Information Centre that they have ceased to be eligible on certain grounds for continued eligibility (e.g., the recipient is receiving another government-funded housing benefit).

When performing an in-year review, MOF will request the necessary information from the recipient to reassess eligibility and/or recalculate the monthly benefit, as appropriate.

Where an in-year reassessment results in a change in a COHB benefit amount, the change will be processed at the time of the in-year reassessment.

As noted, recipients may request only one in-year reassessment between annual renewals due to a significant decrease of at least 20 per cent in household income. Where a recipient has requested an in-year reassessment due to a decrease in household income, net income and AFNI is determined by MOF using the amount that best approximates the household's income, calculated and adjusted as outlined in 6.3 "Adjusted Family Net Income (AFNI)" on page 14. The calculation is based on MOF's projections of income and deductions for the 12-month period beginning on the first day of the month following the month in which the review is considered.

## 6.9 Monthly Payments

When MOF receives a completed application form or annual renewal form by the relevant monthly cut-off date or the annual renewal deadline, payment is processed on a go-forward basis according to the effective start date in the Eligibility Notice for new applicants or the first payment date of the next benefit period for existing recipients. Payments are made by the 28<sup>th</sup> of each month.

If an application form is not submitted by the monthly cut-off date or is incomplete, new applicants will be paid retroactively from the effective start date in the Eligibility Notice, not the application date, once all required information has been submitted.

If an annual renewal form is submitted incomplete, recipients will be paid retroactively from the beginning of the new benefit year once all required information has been submitted.

The household's COHB benefit may be suspended if a recipient is absent from Ontario for more than 60 consecutive days, or if MOF has an incorrect mailing address or incorrect direct deposit information.

## 6.10 Direct Deposit

Payments will be made by direct deposit only, except for extenuating circumstances. Applicants should submit direct deposit information with their applications, such as void cheques or direct deposit forms from their bank along with a completed Schedule 3 form (Direct Deposit Request). MOF uses this information to set up monthly payments to applicants.

Direct deposit is a reliable, convenient and secure option that will reduce the time and effort needed to cash monthly cheques. It also eliminates the risk of lost or damaged cheques and delays caused by postal disruptions.

## **6.11 T5007 Tax Forms**

MOF is required to issue a T5007 tax form, known as a Statement of Benefits, to all program participants by the end of February each year. These forms report the COHB monthly benefits provided to recipients for income tax purposes. MOF issues T5007 forms to participants even in cases where payments are made directly to landlords. Benefits received under this program are exempted as income for the purpose of calculating the monthly COHB benefit.

Service Managers are required to issue T5007 tax forms to participants for first and last month's rent payments delivered directly to households.

## 7. FUNDING

The COHB program is jointly funded by the federal and provincial governments through the NHS Bilateral Agreement. Service Managers receive their annual planning allocations for each fiscal year that may be used to fund new applicants. MMAH will also ensure funding is available for all households already participating in the COHB program who remain eligible for payments.

These planning allocations are determined using the same funding methodology used for the Ontario Priorities Housing Initiative, which ensures appropriate geographic distribution of funding.

Service Managers will identify eligible households to apply for the COHB program and assist with the application process. Households who apply for the COHB program and are approved will be provided with a monthly subsidy to assist with the costs of renting a unit of their choosing. This monthly subsidy will be paid directly to households through MOF. Service Managers will receive annual planning allocations to assist them in determining the number of households that may be assisted within a fiscal year.

All Service Managers are eligible for reimbursement on a quarterly basis of actual costs incurred for:

- Administration costs related to supporting the COHB program; and
- First and last month's rent assistance provided to applicants who are approved for the COHB program, as appropriate.

Service Managers will receive administration payments of \$250 per approved application from their service area, up to a maximum set by MMAH at its sole discretion and communicated to the Service Manager each Fiscal Year. The "Service Manager Use Only" section of the application form must be completed before the administration payment can be made.

Details related to Service Managers providing approved applicants with funding for first and last month's rent are included in 6.7 "First and Last Month's Rent" on page 16.

Payments to Service Managers will be made quarterly based on the number of eligible applicants approved for the COHB program in each service area, as reported by MOF through an online portal, and through quarterly claims from Service Managers.

Service Managers are required to sign a Transfer Payment Agreement with MMAH and MOF that sets out the roles and responsibilities of the parties and the accountability framework for the COHB program, including the terms for funding and reporting requirements. For more information, see 8.2 "Transfer Payment Agreements" on page 20.

## 8. ACCOUNTABILITY AND REPORTING

The province places a high degree of importance on accountability for its actions, decisions and policies with regard to the use of public funds for programs and services. The government has an obligation to demonstrate value for money and ensure that funds have been spent appropriately and in a timely manner. Accordingly, Service Managers must submit the following as accountability mechanisms for the COHB program:

- Transfer Payment Agreement with MMAH and MOF;
- Quarterly Claims; and
- French Language Services Reports.

Service Managers will submit quarterly claims and French Language Services Reports as described in the respective sections of the COHB Transfer Payment Agreement.

Service Managers are required to use the Transfer Payment Ontario System to submit COHB reports. For assistance or questions regarding the Transfer Payment Ontario System, please contact the Housing Service Desk at [HousingServiceDesk@ontario.ca](mailto:HousingServiceDesk@ontario.ca).

### 8.1 Memoranda of Understanding

Three memoranda of understanding govern the COHB program:

- **MMAH and MOF Memorandum of Understanding:** Sets out the responsibilities of the two ministries in relation to the COHB program;
- **CRA and MOF Memorandum of Understanding:** Enables MOF to obtain household level tax information from the CRA in order to perform Automated Income Verification during eligibility determination and benefit calculation;
- **MMAH and ServiceOntario Memorandum of Understanding:** Arranges for ServiceOntario to operate the Information Centre to respond to program enquiries from applicants and request required information, as appropriate.

### 8.2 Transfer Payment Agreements

Service Managers must enter into a Transfer Payment Agreement with MMAH and MOF for the COHB program. In accordance with the province's Transfer Payment Accountability Directive, the agreements contain an accountability framework, outline the roles and responsibilities of the parties, and include the terms for funding and reporting requirements. The agreement set out the role of Service Managers, MMAH and MOF in relation to the sharing of household personal information.

### 8.3 Quarterly Claims

Following the execution of Transfer Payment Agreements, Service Managers are required to submit quarterly claims to MMAH for administration costs and reimbursement of first and last month's rent paid to eligible households for the previous quarter. Service Managers must also provide additional information, data and reports as needed by the ministry to report on progress made towards achieving program outcomes.

Service Managers can request and view MOF reports of participating households through the ONT-TAXS online portal.

## **8.4 Service Level Standards**

Applicants assisted under the COHB program do not count towards meeting Service Managers' service level standards. Service level standards identify the minimum number of low-income households required to receive RGI assistance (or approved alternative assistance) in Service Manager areas, as set out in the *Housing Services Act, 2011*.

## **8.5 French Language Services Act Compliance**

Service Managers who are located in or servicing an area that is designated under the *French Language Services Act* are required to:

- Ensure services are provided in French; and
- Make it known to the public (through signs, notices, other information on services, and initiation of communications in French) that services provided to and communications with the public in connection with the COHB program are available in French.

Services being provided directly to the public by Service Managers, or through the office of a sub-contractor (e.g., local non-profit agency), are required to comply with the *French Language Services Act*.

To demonstrate compliance, Service Managers are required to submit French Language Services Reports to MMAH confirming that the requisite French language services are being provided. An initial report must be signed and submitted to MMAH at the time of signing the Transfer Payment Agreement, and reports must be submitted annually thereafter by July 15.

Sample French Language Services Report templates are included as part of the Transfer Payment Agreements.

## 9. ROLES AND RESPONSIBILITIES

**MMAH** undertake the following activities:

- Program design, funding and accountability, in partnership with CMHC;
- Adjustment of the CMHC AMRs as appropriate, and determine the AMRs for areas where data is not available;
- Flow eligible administration cost funding and funds for first and last months' rent directly to Service Managers; and
- Arranging from ServiceOntario a program call centre to respond to enquiries.

**Service Managers** undertake the following activities:

- Selecting eligible households for program participation and distributing application forms to interested households;
- Ensuring interested households have been informed of benefits and risks of the COHB program;
- Ensuring interested households have consented to the disclosure of their personal information to the CRA, MMAH, and MOF;
- Completing the "Service Manager Use Only" section of the application form;
- Collecting and sending completed application forms to MOF for processing;
- Collecting required information on intake, and submitting required reports and claims to MMAH;
- Providing first and last months' rent payments to eligible households (to be reimbursed by MMAH, as appropriate);
- Submitting quarterly payment claims to MMAH;
- Notifying MOF of certain events, including a household's acceptance of an offer of RGI housing or similar type of housing assistance; and
- Completion and distribution of T5007 tax slips to households to report first and last months' rent payments for income tax purposes.

**MOF** will undertake the following activities:

- Distribution of application forms to Service Managers for distribution to eligible households;
- Processing applications including income verification of applicants;
- Determining eligibility for the benefit;
- Calculating benefit amounts;
- Making payments directly to eligible households (or to a third party if directed by the household);
- Reassessing eligibility and benefit amounts annually;
- Completing in-year reviews [when requested by households], in partnership with MMAH;
- Providing monthly reports to MMAH on participation rates and funding expensed;
- Completion and distribution of T5007s tax slips to households to report the benefit for income tax purposes; and
- Respond to enquiries from participating households, as referred from ServiceOntario.

**ServiceOntario** will undertake the following activity:

- Operate the Information Centre to respond to program enquiries and receive account changes from participating households.

## 10. IMPORTANT DATES

The benefit year for the COHB program is July 1 to June 30. The following is a list of activities for the COHB program

Activity	Due Date
1. Quarterly Claim(s): Quarter 1 Claim Quarter 2 Claim Quarter 3 Claim Quarter 4 Claim	July 15 in each Fiscal Year. October 15 in each Fiscal Year. January 15 in each Fiscal Year. March 15 in each Fiscal Year.
2. French Language Services Report	July 15 in each Fiscal Year.
3. Reports as specified from time to time	On a date or dates specified by MMAH.
Allocation Funding Fiscal Year	April 1 to March 31 <sup>st</sup> (Applications with Effective Start Date of April 1 <sup>st</sup> up to Effective Start Date of March 1 <sup>st</sup> )

To obtain further information about the COHB program, Service Managers are encouraged to contact their respective regional staff contacts at MMAH. For information on available support services, contact the respective regional staff contacts at the Ministry of Children, Community and Social Services. Contact information is included in the appendices.



## **APPENDIX A: MINISTRY OF MUNICIPAL AFFAIRS AND HOUSING CONTACTS**

### **MUNICIPAL SERVICES OFFICE – CENTRAL**

Serving: Durham, Halton, Hamilton, Muskoka, Niagara, Peel, Simcoe, York

777 Bay Street 13<sup>th</sup> Floor  
Toronto, ON M7A 2J3  
General Inquiry: 416-585-6226  
Toll Free: 1-800-668-0230  
Fax: 416-585-6882

Contact: Ian Russell, Team Lead, Regional Housing Services  
Tel: 416-585-6965  
Email: [ian.russell@ontario.ca](mailto:ian.russell@ontario.ca)

### **MUNICIPAL SERVICES OFFICE – EASTERN**

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General Inquiry: 613-545-2100  
Toll Free: 1-800-267-9438  
Fax: 613-548-6822

Contact: Mila Kolokolnikova, Team Lead, Regional Housing Services  
Tel: 613-545-2123  
Email: [mila.kolokolnikova@ontario.ca](mailto:mila.kolokolnikova@ontario.ca)

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London, ON N6E 1L3  
General Inquiry: 519-873-4020  
Toll Free: 1-800-265-4736  
Fax: 519-873-4018

Contact: , Cynthia Cabral, Team Lead, Regional Housing Services  
Tel: 519-619-8816  
Email: [cynthia.cabral@ontario.ca](mailto:cynthia.cabral@ontario.ca)

**MUNICIPAL SERVICES OFFICE – NORTH (SUDBURY)**

Serving: Algoma, Cochrane, Greater Sudbury, Manitoulin-Sudbury, Nipissing, Parry Sound, Sault Ste. Marie, Timiskaming

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Sudbury, ON P3E 6A5  
General Inquiry: 705-564-0120  
Toll Free: 1-800-461-1193  
Fax: 705-564-6863

Contact: Cindy Couillard, Team Lead, Regional Housing Services  
Tel: 705-665-2522  
Email: [cindy.couillard@ontario.ca](mailto:cindy.couillard@ontario.ca)

**MUNICIPAL SERVICES OFFICE – NORTH (THUNDER BAY)**

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Thunder Bay, ON P7E 6S7  
General Inquiry: 807-475-1651  
Toll Free: 1-800-465-5027  
Fax: 807-475-1196

Contact: Jessica Vail, Team Lead, Regional Housing Services  
Tel: 807-475-1665  
Email: [Andrew.Carr@ontario.ca](mailto:Andrew.Carr@ontario.ca)

**HOUSING PROGRAMS BRANCH – TORONTO**

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777 Bay Street, 14<sup>th</sup> Floor  
Toronto, ON M7A 2J3  
Fax: 416-585-7003

Contact: Melissa Grieco, Account Manager, Regional Services Delivery Unit  
Tel: 647-527-1473  
Email: [melissa.grieco@ontario.ca](mailto:melissa.grieco@ontario.ca)

## **APPENDIX B: MINISTRY OF CHILDREN, COMMUNITY AND SOCIAL SERVICES REGIONAL OFFICE CONTACTS**

### **CENTRAL REGION**

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Toll Free: 1-877-832-2818  
TTY: 905-567-3219

17215 Leslie Street, Unit 101  
Newmarket, ON L3Y 8E4  
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Fax: (613) 783-5958  
Toll Free: 1-800-267-5111

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TTY: (519) 663-5276

119 King Street West  
Hamilton, ON L8P 4Y7  
Tel: (905) 521-7280  
Fax: (905) 546-8277  
Toll Free: 1-866-221-2229  
TTY: (905) 546-8276

270 Erie Street East  
P.O. Box 1810, Station A  
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**The Corporation of the City of Kawartha Lakes**

**Committee of the Whole Report**

**Report Number HH2020-002**



**Meeting Date:** March 10, 2020  
**Title:** Canada-Ontario Housing Benefit  
**Author and Title:** Hope Lee, Manager, Human Services (Housing)



**Recommendation(s):**

**That** Report HH2020-002, **Canada-Ontario Housing Benefit**, be received for information purposes; and

**That** this recommendation be brought forward to Council for consideration at the next Regular Council Meeting.

**Department Head:**\_\_\_\_\_

**Financial/Legal/HR/Other:**\_\_\_\_\_

**Chief Administrative Officer:**\_\_\_\_\_

## **Background:**

### **Funding**

The Canada-Ontario Housing Benefit (COHB) is a federal-provincial benefit which is launching April 1, 2020. COHB is a program of the 2017 National Housing Strategy. On December 19, 2019 the federal and provincial governments announced that they had mutually agreed on program design for this \$1.46 billion benefit program (split evenly between the provincial and federal government).

### **Objective**

The purpose of the program is to increase the affordability of rental housing by providing an income tested, portable housing benefit payment directly to the eligible household. The benefit is attached to the household not the physical unit. As long as they remain eligible they can take the benefit with them as they move to a different unit or even a different community.

The program will build on Ontario's Portable Housing Benefit – Special Priority (PHB-SPP) Policy program. When COHB becomes available (April 2020) the households currently receiving the PHB-SPP will be required to apply to the new program (COHB).

### **Target and Outcomes**

The province anticipates that 5,000 households will receive assistance in the first year and over 40,000 households will be assisted by 2027-28 when the program ends.

The program is expected to achieve positive outcomes to recipients including:

- A better connection to housing assistance to achieve housing affordability and stability
- Access is more immediate to the benefit rather than waiting on community housing waiting list for a number of years
- Lower percentage of income spent on rent
- Reduced likelihood of returning to an emergency shelter
- More choice and opportunities
- Improved household financial well-being
- Better quality of life

The province will work with Canada Mortgage and Housing Corporation (CMHC) to assess program impact on recipients over the course of the program as well as support research on the long-term impacts.

### **Calculation**

The maximum monthly benefit is based on the difference between 80% of the average market rent for an appropriately sized rental unit, based on the household composition and 30% of the applicant households annual adjusted net

income. Social assistance recipients have a separate calculation to avoid a reduction in their benefits. In this case the COHB fills the gap between the social assistance shelter payment and the actual shelter costs, up to a maximum amount.

Households that have been found to be eligible may also receive first and last month's rent assistance directly from the Service Manager, where appropriate.

### **Priority Groups**

The program is to assist low income households and primarily intended to support vulnerable individuals and households in housing need. Under the National Housing Strategy vulnerable populations include:

1. Group A
  - Persons experiencing or at risk of homelessness;
  - Survivors of domestic violence and human trafficking;
  - Indigenous persons;
  - Seniors; and
  - People with disabilities.
2. Group B
  - Households living in community housing that are not receiving affordability support.

Service Managers are responsible to consider the priority groups in the following order:

- Vulnerable household types from Group A
- Vulnerable household type from Group B
- Non-targeted households

Service Managers must exhaust all options for vulnerable households before identifying non-targeted households for the program.

### **Eligibility – New Applicant**

Household members must meet the following to be eligible:

- Reside permanently in Ontario;
- Either
  - Canadian Citizen; or
  - Permanent resident; or
  - Made application for status as a permanent resident; or
  - Has made a claim for refugee protection;
- Be on the community housing waiting list or eligible to be on such a list or be living in community housing;
- Not be in receipt of, or part of a household in receipt of rent geared to income assistance, a COHB benefit or any other government funding housing benefit, with the exception of social assistance shelter payments;

- Consent to be removed from the community housing waiting list of the Service Manager where the application was completed and approved; and
- Not reside in a home suitable for year round occupancy within or outside Ontario which is owned by a member of the household within 90 days of being determined eligible (must sell their legal or beneficial interest within 12 months from being determined eligible and continue to be renter households).

### **Eligibility – Annual Renewal**

Annually each spring those receiving the benefit must complete an annual review to determine both their ongoing eligibility and benefit amount. Those who do not return their annual forms by the renewal deadline will no longer be eligible.

At renewal and each year thereafter, household members must continue to:

- Reside in Ontario
- Be a renter household
- Not be in receipt of, or part of a household in receipt of rent geared to income assistance, a COHB benefit or any other government funding housing benefit, with the exception of social assistance shelter payments

Households who are receiving a nil benefit payment for 24 consecutive months will lose their eligibility and will be automatically exited from the program.

### **Portability**

The benefit is fully portable across Ontario. Participants can continue to receive a benefit when they move to a rental unit in another Service Manager area.

### **Program Roles and Responsibilities**

The Ministry of Municipal Affairs and Housing (MMAH) will undertake the following activities:

- Program design, funding and accountability, in partnership with CMHC
- Determine average market rents
- Flow eligible funding to the Service Manager
- Arrange for a program call centre to respond to inquiries (Service Ontario)

Service Managers will undertake the following activities:

- Select households that may be eligible and distribute application forms to them
- Ensure households have been informed of the benefits and risks
- Ensure households have consented to disclosure of their personal information to the Canada Revenue Agency (CRA), MMAH and Ministry of Finance (MOF)
- Complete the Service Manager portions of the application form
- Collect and send completed applications to MOF
- Collect required information on intake



- Providing first and last month's rent payments to eligible households (to be reimbursed by MMAH as appropriate)
- Submitting quarterly payment claims to MMAH
- Notify MOF of certain events such as the households acceptance of an offer of RGI housing
- Completion and distribution of T5007 tax slips to households to report first and last months' rent payments for income tax purposes

Ministry of Finance will undertake the following activities:

- Distribute application forms to the Service Manager
- Process applications including verification of applicants
- Determine eligibility
- Calculate benefit amounts
- Make payments
- Complete in year reviews in partnership with MMAH
- Provide monthly reports to MMAH on participation rates and funding expensed
- Complete and distribute T5007 tax slips to households to report the benefit for income tax
- Respond to enquiries

Service Ontario will undertake the following activities:

- Operate the Information Centre to respond to program enquiries and receive account changes from participating households

## **Rationale:**

### **Kawartha Lakes and Haliburton Funding**

Kawartha Lakes has received the allocation letter for 2020-22 for the service area, which includes both Kawartha Lakes and the County of Haliburton, as follows:

- 2020-21: \$202,921
- 2021-22: \$265,886

The incremental increase in funding is to make benefits available to new households. Funding for existing households who were approved in previous years and who remain eligible for payments are administered by the province.

Funding allocations are provided on a "use it or lose it" basis and funding from one fiscal year cannot be reallocated to future years. Therefore, by December 31<sup>st</sup> of each year, Kawartha Lakes must be able to project 90% spending of the annual allocation by the end of the fiscal year (March 31<sup>st</sup>). The number of eligible households approved will be limited in any year by the amount of funding available to Kawartha Lakes.

### **Kawartha Lakes and Haliburton Priority Groups**

While the program will be provincially delivered with little local flexibility, Kawartha Lakes in its role as Service Manager does have a role to play which includes identifying the households who may be eligible and assisting them with submitting an application.

Over the past years, Kawartha Lakes in its role as Service Manager has offered both the provincial PHB-SPP and a municipally funded portable benefit through the Community Housing Waiting List. To date offers have been made to well over 100 eligible individuals with only six of those accepting (3 PHB-SPP and 3 non-targeted). While there are approximately 1,800 households on the Community Housing Waiting, many are specifically waiting on one of the community housing units. The requirement to withdraw from housing waiting list has been the most common reason for turning down the portable housing benefit.

Kawartha Lakes in its role as Service Manager also manages a homelessness By-Name List. To date Kawartha Lakes has used portable housing benefits, the majority of which are provided through municipal homelessness dollars, to support approximately 30 individuals with housing affordability. To date these portable benefits are available only to those who also have a high level of acuity and therefore are also receiving intensive supports through municipally allocated provincial homelessness funding.

However, also on the by name list are individuals with lower acuity and the need for only financial housing assistance. To date all the resources invested are for those requiring intensive supports.

Based on this local information Kawartha Lakes will target this benefit to the following priority groups in the following sequence until funding is fully allocated:

1. Special priority households (victims of domestic violence and human trafficking) either currently receiving the provincial PHB-SPP or on the Community Housing Waiting List (receiving or on the list as of April 1<sup>st</sup>, 2020 for the first intake)
2. Lower acuity households on the homelessness By Name List (on the list as of April 1<sup>st</sup>, 2020 for the first intake)
3. Senior households currently on the Community Housing Waiting List with the newest application date (on the list as of April 1<sup>st</sup>, 2020 for the first intake)

### **Kawartha Lakes and Haliburton Targets and Outcomes**

It is difficult to estimate how many households will be assisted annually due to the calculation model. If we used the Province's estimate of assisting over 5,000 households in the first year with approximately \$28M, we could estimate for year one in Kawartha Lakes and Haliburton assisting approximately 36 households. This uses an average benefit payment of \$5,600/year or \$465/month.

The greatest outcome expected locally is connecting homeless households to housing assistance, improving their overall well-being and quality of life.

The second greatest outcome would include minimizing the time seniors may wait on community housing waiting lists and providing them with more housing choice.

In all cases Kawartha Lakes in its role as Service Manager will ensure that households are assisted in both Kawartha Lakes and the County of Haliburton.

### **Other Alternatives Considered:**

None.

### **Financial/Operation Impacts:**

There will be no municipal financial impact to Kawartha Lakes or the County of Haliburton.

Service Managers may claim a one-time administration payment of \$250 per approved application to an annual cap of 5 percent of the annual planning allocation (approximately \$10,000 in year one). This payment is to assist with the role and responsibility of the Service Manager. This program and its requirements will be absorbed within existing positions.

Funding in the annual planning allocation will be used to pay the monthly benefit to the household for the initial year and any administration payments and/or reimbursement of first and last months' rent claimed by the Service Manager. For example, if the household is approved for a benefit of \$465 a month in April 2020 and was provided with \$1,892 for first and last months' rent, this household could reduce the Service Manager's annual planning allocation by \$7,722. This includes \$5,580 (\$465 x 12 months), \$1,892 for first and last months' rent assistance (based on a 1-bedroom monthly average market rent) and \$250 for administration.

In order for Kawartha Lakes to assist more households, it will likely provide first and last months' rent through homelessness prevention funding as this is already an approved benefit under the local policy to an eligible low income household.

### **Relationship of Recommendation(s) To The 2020-2023 Strategic Plan:**

This program has a relationship to the goal of An Exceptional Quality of Life by improving the well-being of residents.

## **Consultations:**

None

## **Attachments:**

Appendix A – 2020-22 Allocation Letter



Kawartha Lakes  
2020-21 Allocation L

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**Department Head:** Rod Sutherland