

Joint Social and Housing Services Advisory Committee

REPORT JAC2025-06

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

Subject: Canada-Ontario Housing Benefit Program Review

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

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.

Director

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	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
Grand Total	52 (49%)	8 (7.5%)	37 (35%)	9 (8.5%)	106	

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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Ontario Housing Be

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