Portable Housing Benefit

Durham Pilot Program
What is a Portable Housing Benefit (PHB)?
  - HSA - Portable Housing Benefit Framework
  - Durham Pilot

Eligibility and eligibility reviews

How is the Portable Housing Benefit Calculated?

Possible targets
What is a Portable Housing Benefit?

• Portable Housing Benefit (PHB) is an alternate form of housing assistance, delivered as a monthly benefit paid directly to the household.

• Tied to the household and not a physical housing unit, allowing the recipient to choose the type, size and location of their housing (within Durham Region).
• September 1, 2017: O. Reg. 367/11 of the Housing Services Act was amended to incorporate a framework for the PHB, funded and administered by Service Managers

• The framework outlines requirements for: delivery, eligibility, portability, benefit calculation, decision reviews, and continued eligibility

• PHB will only be counted towards the Region’s Service Level Standards (SLS) if requirements in the framework are met
Framework Provides Two Options for Selecting Households

From the wait list
- Household has to apply for PHB
- Same priority rules as RGI (SPP)
- Removed from the wait list
- Can be counted towards refusals

Households already receiving RGI
- No mandatory priority rules
- No targeting solely by income source
- Once accepted and receiving PHB – household is no longer eligible for RGI
Durham PHB Pilot

• In January 2019, Council approved a pilot of 70 PHBs – 35 under service level standards (SLS) and 35 outside of service level standards
• Greater flexibility to manage non-SLS PHB – including targeting applicants outside the DASH wait list
Eligibility

• Meet basic eligibility for rent-geared-to-income (RGI)
  • Income and asset limits
  • Arrears

• Must be resident in Durham

• Cannot receive the PHB and RGI concurrently
  • Removed from the DASH wait list when granted PHB
Eligibility Reviews

• Recipients will be required to report annually in June in order to review:
  • Continued eligibility for PHB
  • Amount of PHB payment
  • Residency in Durham Region

• Annual reviews will be based on AFNI as reported in most recent tax year

• In year changes will be conducted for decreases in income only
  • Limited to decreases of 20% or more under HSA framework
How is the Portable Housing Benefit Calculated?

• Per Schedule 4.1 of O. Reg. #67/11
  \[ \text{Monthly Portable Housing Benefit} = \left( \text{AMR} \times 0.80 \right) - \left( \text{AFNI} \times 0.30 \right) / 12 \]
• PHB is based on the household’s Adjusted Family Net Income (AFNI) and AMR per unit size eligibility under occupancy standards – regardless of size of unit they live in
• Can include AMR at higher than 80%
**PHB: Social Assistance Recipients**

- The PHB provided would be the lower of the:
  - difference between actual market rent and maximum OW/ODSP shelter allowance
  - PHB as calculated for non-social assistance recipients

<table>
<thead>
<tr>
<th>Description</th>
<th>Calculation</th>
<th>PHB payable</th>
</tr>
</thead>
<tbody>
<tr>
<td>80% AMR 1-bedroom</td>
<td>$1,153 x 80% = $922</td>
<td>$922</td>
</tr>
<tr>
<td>AFNI</td>
<td>$14,028 (ODSP) = $1,169 per month</td>
<td>$1,169</td>
</tr>
<tr>
<td>Actual market rent</td>
<td>$1,100</td>
<td>$900</td>
</tr>
<tr>
<td>ODSP Max Shelter Allowance</td>
<td>$497</td>
<td>$497</td>
</tr>
<tr>
<td>Difference</td>
<td>$1,100 - $497 = $603</td>
<td>$900 - $497 = $403</td>
</tr>
<tr>
<td>PHB Calculation (max)</td>
<td>$922 – ($1,169 x 30%) = $572</td>
<td>$572</td>
</tr>
</tbody>
</table>

**PHB payable**

| $572 | $403 |
## PHB vs RGI

### Single Parent (min wage/one child)

<table>
<thead>
<tr>
<th></th>
<th>RGI</th>
<th>PHB</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Market rent 2-bed</td>
<td>$1,118 (benchmark)</td>
<td>$1,242 (AMR)</td>
<td>$1,000</td>
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<tr>
<td>Income</td>
<td>$2,123</td>
<td>$2,123</td>
<td>$2,123</td>
</tr>
<tr>
<td>PHB payable</td>
<td>--</td>
<td>$357</td>
<td>$357</td>
</tr>
<tr>
<td>RGI payable</td>
<td>$592</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Subsidy</td>
<td>$526</td>
<td>$357</td>
<td>$357</td>
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<tr>
<td>Income after rent</td>
<td>$1,531</td>
<td>$1,238</td>
<td>$1,480</td>
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</tbody>
</table>
**PHB vs RGI – Social Assistance**

**Single Parent (Ontario Works/one child)**

<table>
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</tr>
<tr>
<td></td>
<td>(benchmark)</td>
<td>(AMR)</td>
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<tr>
<td>Ontario Works Income</td>
<td>$551</td>
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<tr>
<td>PHB payable</td>
<td>--</td>
<td>$600</td>
<td>$358</td>
</tr>
<tr>
<td>RGI payable</td>
<td>$191</td>
<td>--</td>
<td>--</td>
</tr>
<tr>
<td>Subsidy</td>
<td>$927</td>
<td>$600</td>
<td>$358</td>
</tr>
<tr>
<td>Income after rent</td>
<td>$360 (Basic needs)</td>
<td>$360</td>
<td>$360</td>
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</table>
Possible Targets

• Existing RGI households experiencing significant challenges living in their current community (SLS) – e.g. transfers
• Households on the DASH wait list in order of priority (SLS)
• Local priorities – single non-seniors
  • developmental disabilities, youth, homelessness (non-SLS)
• Local priorities – large families (non-SLS)