

# Portable Housing Benefit

Durham Pilot Program



THE REGIONAL MUNICIPALITY OF DURHAM HEADQUARTERS

# Overview

- 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)



# HSA – Portable Housing Benefit Framework

- 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

$$\text{Monthly Portable Housing Benefit} = [ (\text{AMR} \times 80\%) - (\text{AFNI} \times 0.30) / 12 ]$$

- 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

80% AMR 1-bedroom	$\$1,153 \times 80\% = \$922$	\$922
AFNI	$\$14,028 \text{ (ODSP)} = \$1,169 \text{ per month}$	\$1,169
Actual market rent	\$1,100	\$900
ODSP Max Shelter Allowance	\$497	\$497
Difference	$\$1,100 - \$497 = \$603$	$\$900 - \$497 = \$403$
PHB Calculation (max)	$\$922 - (\$1,169 \times 30\%) = \$572$	\$572
<b>PHB payable</b>	<b>\$572</b>	<b>\$403</b>



# PHB vs RGI

## Single Parent (min wage/one child)

	RGI	PHB	PHB
Market rent 2-bed	\$1,118 (benchmark)	\$1,242 (AMR)	\$1,000
Income	\$2,123	\$2,123	\$2,123
PHB payable	--	\$357	\$357
RGI payable	\$592	--	--
Subsidy	\$526	\$357	\$357
Income after rent	\$1,531	\$1,238	\$1,480



# PHB vs RGI – Social Assistance

## Single Parent (Ontario Works/one child)

	RGI	PHB	PHB
Market rent 2-bed	\$1,118 (benchmark)	\$1,242 (AMR)	\$1,000
Ontario Works Income	\$551	\$1,002	\$1,002
PHB payable	--	\$600	\$358
RGI payable	\$191	--	--
Subsidy	\$927	\$600	\$358
Income after rent	\$360 (Basic needs)	\$360	\$360



# 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)

