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Introduction

A portable housing benefit (PHB) is a monthly benefit paid directly to eligible low-income households to bridge the gap between affordable rent (roughly 30 percent of income) and average market rent. Unlike other forms of housing assistance (e.g. rent-geared-to-income, rent supplement, Durham Housing Benefit), the benefit is tied to the household and not a physical housing unit, allowing the benefit to move with the household.

The Durham PHB is portable within Durham Region only.

Pilot Program

Beginning July 2019, a pilot program of 70 portable housing benefits (PHBs) will be offered to eligible applicants. The pilot program has no expiry date, and recipients will continue to receive the benefit as long as they are eligible. The Durham PHB will be offered under two streams:

Stream 1 – 35 PHBs

Portable housing benefits offered under Stream 1 are included under legislated service level standards and conform with the Housing Services Act (HSA) framework set out in Schedule 4.1 of O. Reg. 367/11. The framework sets out rules regarding eligibility criteria, reviews of continuing eligibility, benefit calculation and selection of recipients for the benefit.

Stream 2 – 35 PHBs

Portable housing benefits offered under Stream 2 are not included under legislated service level standards. Applicants for Stream 2 PHBs are selected from outside the Durham Access to Social Housing (DASH) wait list but otherwise follow the HSA framework.

Eligibility Criteria

Initial Eligibility

To be eligible to receive a Durham PHB, an applicant must:

- Be a resident in Durham Region
- Be at least 16 years old or older and able to live independently with or without support services
• Be a Canadian Citizen, permanent resident, applicant for permanent residency or refugee claimant – and not be subject to a removal order
• Not be receiving rent-geared-to-income (RGI), the Durham Housing Benefit, another portable housing benefit\(^1\), a housing allowance, rent supplement or other housing benefit (excluding a social assistance shelter allowance)
• Have assets within the applicable RGI asset limit set out in Durham Social Housing Directive \textit{RGI 2012-03 – Asset Limits} (or successor directives)
• Have income within the applicable RGI income limit set out in Durham Social Housing Directive \textit{RGI 2019-01 – Income Limits} (or successor directives)
• Not owe arrears for rent, damages or misrepresentation of income\(^2\) with respect to a social housing unit in Ontario unless they have:
  • entered into a repayment agreement with the housing provider
  • made reasonable efforts to enter into a repayment agreement with the housing provider.

An applicant living outside Durham Region may be approved for a Durham PHB but must secure an address in Durham within 30 days of the approval. The Durham PHB will not be issued until the applicant has provided verification of the new address in Durham. Applicants who fail to secure an address within 30 days will be determined ineligible for the Durham PHB. The timeframe to secure a new address may be extended in extenuating circumstances.

An applicant living in an RGI unit may be approved for a Durham PHB but must secure a new non-RGI unit in Durham within 60 days of the approval. The Durham PHB will not be issued until the applicant has provided verification of the new address. Applicants who secure an address within 60 days will be determined ineligible for the Durham PHB. The timeframe to secure a new address may be extended in extenuating circumstances.

Applicants will be removed from the DASH wait list when they are granted the Durham PHB.

\(^1\) The Canada-Ontario Housing Benefit is a portable housing benefit that will be rolled out in April 2020. At this time, it is unclear what the effect of the benefit will have on the Durham PHB.

\(^2\) If the arrears are owed by a current Special Priority (SPP) applicant (or a tenant who was eligible for SPP at the time they moved into their current RGI units) for a unit that they shared with the abuser, they are responsible for repayment of only half the arrears.
**Continuing Eligibility**

A Durham PHB recipient ceases to be eligible for the benefit if:

- They no longer meet basic eligibility criteria regarding status in Canada, asset limits, arrears and ability to live independently.
- They move outside of Durham Region.
- They accept an offer of RGI, a different portable housing benefit or other form of financial housing assistance (excluding social assistance shelter allowance).
- The amount of the PHB has been zero for 24 consecutive months.
- They fail to file their income tax return by July 1 of each year. This includes all members of the household whose income is included in the PHB calculation.
- They do not submit their Annual Review information, including the previous year's Canada Revenue Agency (CRA) Notice of Assessment, by September 1 each year.
- They fail to provide information pertaining to their address, income or size and composition of the household as requested for the Annual Review or in-year changes.
- The recipient fails to pursue income as requested (see Pursuit of Income below).
- The recipient fails to divest themselves of residential property (see Divestment of Property below).

Recipients who cease to be eligible for the Durham PHB will be notified that they are ineligible and that they have a right to request a Regional Review. The effective date of ineligibility is:

- October 1 of the year in which an Annual Review is conducted, if the ineligibility occurred as a result of the Annual Review
- The first day of the month following notice of decision if the ineligibility occurred as a result of an in-year change.

**Selection of Durham PHB Applicants**

Applicants for the Durham PHB will be selected according to one of the following three methods:

- Transfer requests – from tenants or co-op members living in an RGI unit in Durham
- Targeted applicants – as referred by designated agencies and identified in At Home in Durham, the Durham Housing Plan 2014-2024
• DASH wait list – applicants on the RGI wait list.

Transfer Requests

RGI tenants or co-op members who are experiencing challenges in their community may be offered a Durham PHB to assist them in finding suitable and affordable accommodation elsewhere. Eligible tenants or co-op members must be living in an RGI unit with a designated housing provider under the Housing Services Act (HSA).

Housing providers may identify RGI tenants or co-op members that would benefit from a Durham PHB giving consideration to:

• health issues
• proximity of current address to employment, education or supports
• overhoused status
• need to move tenants or co-op members to facilitate community housing regeneration
• other extenuating circumstances that would warrant an immediate transfer.

The Durham PHB will not normally be approved for tenants or co-op members who have applied for transfer due to disputes with neighbours or their housing provider.

Available portable housing benefits will be posted to the DASH Vacancies Site for seven days. The Durham PHB will be offered to transfer requests on the DASH wait list who have expressed interest in the posted portable housing benefit, giving consideration to the length of time on the transfer list, the reason for the transfer request, and the availability of suitable units in the social housing portfolio.

A maximum of 25 Durham PHBs under Stream 1 will be offered to RGI tenants or co-op members making transfer requests.

Targeted Applicants

The Durham PHB will be offered to targeted applicants referred from designated partner agencies. Targeted applicants include:

• Youth (between 16 and 26 years of age) – 20 PHBs
• People with developmental disabilities – 10 PHBs
• People exiting Housing First programs – about 5 PHBs.
At Home in Durham, the Durham Housing Plan 2014-2024 consultations identified local housing needs, including single non-seniors, youth, people with developmental disabilities and people experiencing or at risk of homelessness.

Designated agencies will provide support to targeted applicants to assist them in living independently.

Durham PHBs may be reallocated between target groups, but a total maximum of 35 PHBs will be offered under Stream 2 to targeted applicants referred from designated partner agencies.

**DASH Wait List**

Available portable housing benefits will be posted to the DASH Vacancies Site for seven days. The Durham PHB will be offered to applicants who have expressed interest in receiving the benefit in the following order of priority:

- Special Priority (SPP) applicants – in order of application date
- Single non-seniors – in order of application date
- Family applicants requiring 5 or more bedrooms – every fifth offer in order of application date
- Couples and family applicants – in order of application date
- Senior applicants – in order of application date.

Applicants on the DASH wait list who are already receiving RGI or a portable housing benefit will not be selected for the Durham PHB under this option.

SPP applicants who express interest in a portable housing benefit will be offered the Portable Housing Benefit – Special Priority Policy (PHB-SPP). Applicants who choose not to apply for the PHB-SPP will remain on the DASH wait list.

A minimum of 10 Durham PHBs will be offered to DASH applicants under Stream 1. Any Durham PHBs not taken up by transfer applicants or targeted applicants will also be filled from the DASH wait list.
### Application Process

#### Application

Applicants who have expressed interest in a Durham PHB on the DASH wait list or who were referred from a designated partner agency must provide the following information to be considered for the Durham PHB:

- Completed Durham Portable Housing Benefit (Durham PHB) Application form
- Completed Regional Consent form
- Canada Revenue Agency (CRA) Notice of Assessment from most recent tax year or proof of current ongoing income (see “Income verification” below) for each family member aged 16 years or older, excluding dependents who are full-time students
- Proof of status in Canada for all members of the household
- Proof of assets
- Proof of current or intended address in Durham Region
- Completed Direct Deposit Authorization Application form (for clients).

#### Income verification

Net income is normally verified using line 236 of the latest CRA Notice of Assessment, excluding any net Registered Disability Savings Plan (RDSP) income and portable housing benefit payments. Deductions for RDSP income or portable housing benefit payments may be verified directly or through the income tax return.

Where the amount in line 236 of the most recent Notice of Assessment does not adequately reflect future income, a different amount may be used to determine the Durham PHB payable. This income must be verified at source (e.g. most recent payment stub, most recent statement, letter from employer, etc.) and should reflect the anticipated income over the next 12 months.

#### Notice of Eligibility

If the applicant is determined eligible for the Durham PHB, they will be informed in writing that they are eligible, including:

- The date of the first payment
- The amount of the first payment and its method of calculation (see Calculation of Durham PHB below)
• The impact of the Durham PHB on Ontario Works or ODSP, if applicable
• The method that will be used to calculate the Durham PHB at the time of annual review or in the event of a decrease in income (see Eligibility Reviews below).

**Notice of Conditional Eligibility**

If the applicant is determined conditionally eligible for the Durham PHB because they are a current RGI tenant or co-op member, they will be informed in writing that they are eligible and:

• They will not receive the Durham PHB until they move out of the RGI unit
• They have 60 days to provide proof of a new address or the Durham PHB offer will be rescinded
• The amount of the first payment, if known
• The impact of the Durham PHB on the Ontario Works or ODSP shelter allowance, if applicable, including the increase in the shelter allowance once they move.

Applicants who fail to secure an address within 60 days will be determined ineligible for the Durham PHB.

If the applicant is determined conditionally eligible for the Durham PHB because they are not yet resident in Durham, they will be informed in writing that they are eligible and:

• They will not receive the Durham PHB until they move into Durham Region
• They have 30 days to provide proof of a new address in Durham Region or the Durham PHB offer will be rescinded
• The amount of the first payment, if known
• The impact of the Durham PHB on the Ontario Works or ODSP shelter allowance, if applicable, including their shelter allowance once they move.

Applicants who fail to secure an address within 30 days will be determined ineligible for the Durham PHB.

**Notice of Ineligibility**

If an applicant is determined ineligible for the Durham PHB, they will be notified in writing, including the reason for ineligibility and the right to request a Regional Review.
Calculation of Durham PHB

Calculation for Non-Social Assistance Recipients

The Durham PHB is calculated based on the following formula:

\[ \text{AMR} - \left( \frac{\text{AFNI} \times 30\%}{12} \right) \]

In the above calculation:

- **AMR** means Average Market Rent
- **AFNI** means Adjusted Family Net Income.

Average Market Rent (AMR)

The Durham PHB calculation uses the Average Market Rent (AMR) for the Region of Durham as set out in the most recent Canada Mortgage and Housing Corporation (CMHC) Market Rental Housing Report – Greater Toronto Area.

- AMR for one bedroom, two bedroom and three bedroom eligibility is set per apartment rates.
- AMR for four bedroom or larger eligibility is set per the three bedroom apartment rate, inflated by 10 percent.

The applicable AMR is set according to the largest unit for which the household is eligible under Durham’s RGI occupancy standards – i.e. one bedroom for each member of the household with spouses sharing a bedroom – regardless of the size of the unit where they live.

If an AMR decreases from one year to the next, the higher AMR amount will continue to be used in the Durham PHB calculation.

AMRs for the use in the Durham PHB will be posted to the Region of Durham’s website in September of each year.

Adjusted Family Net Income (AFNI)

Adjusted Family Net Income (AFNI) is based on the income of each family member aged 16 years or older, excluding dependents who are full-time students.

Net income is normally based on the amount set out on line 236 of the latest Notice of Assessment, excluding any net Registered Disability Savings Plan (RDSP) income and
portable housing benefit payments. Deductions for RDSP income or portable housing benefit payments may be verified directly or through the income tax return.

Where the amount in line 236 of the most recent Notice of Assessment does not adequately reflect future income, a different amount may be used to determine the Durham PHB payable. Only income that would normally be reflected in line 236 of the Notice of Assessment will be considered in the estimate – excluding net RDSP income and portable housing benefit payments. Average income should reflect the anticipated income over the next 12 month period.

**Minimum Durham PHB payable**

Where the calculated Durham PHB amount is less than $25, the PHB payable is zero.

**Maximum Durham PHB payable**

The maximum Durham PHB payable cannot be more than the applicable AMR less $85.

**Examples for Non-Social Assistance Recipients**

1. John is a single person with earnings. He does not have an RDSP.

   \[
   \begin{align*}
   \text{AFNI} &= \text{Line 236 from CRA Notice of Assessment} = $12,360 \\
   \text{AMR for 1-bedroom unit} &= $1,153 \\
   \text{Durham PHB} &= $1,153 - \left(\frac{12,360 \times 30\%}{12}\right) \\
   &= $1,153 - $309 \\
   &= $844
   \end{align*}
   \]

2. At the time of the next annual review, John submits his CRA Notice of Assessment that reflects both his earnings and his Durham PHB.

   \[
   \begin{align*}
   \text{Line 236 from CRA Notice of Assessment} &= $23,340 \\
   \text{Durham PHB from previous year} &= $844 \times 12 \text{ months} \\
   &= $10,128 \\
   \text{AFNI} &= $23,340 - $10,128 \\
   &= $13,212 \\
   \text{AMR for 1-bedroom unit (new)} &= $1,160 \\
   \text{Durham PHB} &= $1,160 - \left(\frac{13,212 \times 30\%}{12}\right) \\
   &= $1,160 - $330.30 \\
   &= $829.70
   \end{align*}
   \]
3. John calls to advise that he is no longer working because he is returning to school full time. He is now receiving OSAP.

\[
\begin{align*}
\text{AFNI (no included income)} & = 0 \\
\text{AMR for 1-bedroom unit (new)} & = 1,160 \\
\text{Durham PHB} & = 1,160 - (0 \times 30\% \div 12) \\
& = 1,160 - 0 \\
\text{Maximum Durham PHB applied} & = 1,160 - 85 \\
& = 1,075 
\end{align*}
\]

**Calculation for Social Assistance Recipients**

Where an applicant is receiving Ontario Works or ODSP, the Durham PHB will be calculated at the lesser of:

\[
\text{Actual Monthly Shelter Costs} - \text{Maximum Social Assistance Shelter Allowance} \\
\text{or} \\
\text{AMR} - (\text{AFNI} \times 30\% \div 12)
\]

In the above calculation:

- **AMR** means Average Market Rent
- **AFNI** means Adjusted Family Net Income.

**Actual monthly shelter costs**

Actual monthly shelter costs include:

- Rent
- Electricity costs
- Fuel for heating and hot water
- Water
- Tenant insurance
- Other mandatory housing costs (e.g. sector support, cable where connected to a security system).

These costs are verified as declared to Ontario Works or ODSP. The shelter costs declared to Ontario Works or ODSP are the same costs that are used in the Durham PHB calculation.
If the recipient moves or changes their declared shelter costs to Ontario Works or ODSP, there may be a required adjustment to the Durham PHB amount.

**Maximum social assistance shelter allowance**

Shelter amounts for social assistance are based on actual monthly shelter costs to a maximum amount. Maximum amounts are set according to the size of the benefit unit up to 6+ people.

(Maximum Shelter Allowances for Ontario Works) are set out in O. Reg. 143/98 and (Maximum Shelter Allowances for ODSP) are set out in O. Reg. 222/98

**Average Market Rent (AMR)**

The Durham PHB calculation uses the Average Market Rent (AMR) for the Region of Durham as set out in the most recent Canada Mortgage and Housing Corporation (CMHC) Market Rental Housing Report – Greater Toronto Area.

- AMR for one bedroom, two bedroom and three bedroom eligibility is set per apartment rates.
- AMR for four bedroom or larger eligibility is set per the three bedroom apartment rate, inflated by 10 percent.

The applicable AMR is set according to the largest unit for which the household is eligible under Durham’s RGI occupancy standards – i.e. one bedroom for each member of the household with spouses sharing a bedroom – regardless of the size of the unit where they live.

If an AMR decreases from one year to the next, the higher AMR amount will continue to be used in the Durham PHB calculation.

AMRs for the use in the Durham PHB will be posted to the Region of Durham’s website in September of each year.

**Adjusted Family Net Income (AFNI)**

Adjusted Family Net Income (AFNI) is based on the income of each family member aged 16 years or older, excluding dependents who are full-time students.

Net income is normally based on the amount set out on line 236 of the latest Notice of Assessment, excluding any net Registered Disability Savings Plan (RDSP) income and portable housing benefit payments. Deductions for RDSP income or portable housing benefit payments may be verified directly or through the income tax return.
Where the amount in line 236 of the most recent Notice of Assessment does not adequately reflect future income, a different amount may be used to determine the Durham PHB payable. Only income that would normally be reflected in line 236 of the Notice of Assessment will be considered in the estimate – excluding net RDSP income and portable housing benefit payments. Average income should reflect the anticipated income over the next 12 month period.

**Minimum Durham PHB payable**

Where the calculated Durham PHB amount is less than $25, the Durham PHB payable is zero.

**Maximum Durham PHB payable**

The maximum Durham PHB payable cannot be more than the applicable AMR less $85.

**Examples for Social Assistance Recipients**

1. Joan is a single person receiving ODSP. She does not have an RDSP.
   Joan shared rent with a roommate. Her share of the monthly costs is $800 for rent and $45 for electricity as declared to ODSP.

   \[
   \begin{align*}
   \text{AFNI} &= \text{Line 236 from CRA Notice of Assessment} = $14,028 \\
   \text{AMR for 1-bedroom unit} &= $1,153 \\
   \text{Maximum Durham PHB} &= $1,153 - (14,028 \times 0.30 ÷ 12) \\
   &= $1,153 - $350.70 \\
   &= $802.30
   \end{align*}
   \]

   \[
   \begin{align*}
   \text{ODSP maximum shelter allowance} &= $497 \\
   \text{Actual monthly shelter costs} &= $800 + $45 \\
   &= $845 \\
   \text{Durham PHB social assistance calculation} &= $845 - $497 \\
   &= $348
   \end{align*}
   \]

   \[
   \begin{align*}
   \text{Durham PHB (lower than Max Durham PHB)} &= $348
   \end{align*}
   \]

2. Joan’s roommate moves out making her responsible for the full shelter costs of $1,600 rent and $90 electricity.

   \[
   \begin{align*}
   \text{AFNI} &= \text{Line 236 from CRA Notice of Assessment} = $14,028 \\
   \text{AMR for 1-bedroom unit} &= $1,153 \\
   \text{Maximum Durham PHB} &= $1,153 - (14,028 \times 0.30 ÷ 12) \\
   &= $1,153 - $350.70 \\
   &= $802.30
   \end{align*}
   \]
ODSP maximum shelter allowance = $497
Actual monthly shelter costs = $1,600 + $90
= $1,690
Durham PHB social assistance calculation = $1,690 – $497
= $1,193
Durham PHB (Max Durham PHB) = $802.30

Eligibility Reviews

Annual Reviews

Annual reviews will be conducted for all Durham PHB recipients in September of every year, beginning the September of the year following the start of the benefit.

The purpose of the Annual Review is to confirm:

• Continued eligibility for the Durham PHB
• Residency in Durham Region
• The size and composition of the household for which the Durham PHB is being paid
• Amount of the Durham PHB payment over the next 12 months.

At the time of annual review, the Durham PHB recipient will be required to provide:

• Completed Durham PHB – Annual Review form
• Completed Regional Consent form
• Canada Revenue Agency (CRA) Notice of Assessment from most recent tax year or proof of current ongoing income (see “Income verification” below) for each family member aged 16 years or older, excluding dependents who are full-time students
• Verification of any changes to assets, status in Canada or residency in Durham, including any changes related to new members of the household.

The above information is to be requested in August for return by September 1 of each year. If the information is not returned by September 1, the recipient ceases to be eligible for the Durham PHB effective October 1 and the payment scheduled for the 23rd of September will not be issued.
**Income verification**

Net income is normally verified per line 236 of the latest CRA Notice of Assessment, excluding any net Registered Disability Savings Plan (RDSP) income and portable housing benefit payments. Deductions for RDSP income or portable housing benefit payments may be verified directly or through the income tax return.

Where the amount in line 236 of the most recent Notice of Assessment does not adequately reflect future income, a different amount may be used to determine the Durham PHB payable. This income must be verified at source (e.g. most recent payment stub, most recent statement, letter from employer, etc.) and should reflect the anticipated income over the next 12 months.

If a recipient has not filed their income tax return by July 1 of the year in which their Annual Review is conducted, they are ineligible for the Durham PHB. This applies for all members of the household with income included in the PHB calculation. Eligibility may be continued and average income may be determined based on an alternate income source if there are extenuating circumstances that delayed the filing and the income tax return is currently under review.

**Notice of change to Durham PHB amount**

If the Durham PHB amount is adjusted as a result of the Annual Review, the recipient will be notified of the following:

- the new Durham PHB amount
- the change comes into effect on October 1
- the right to request a Regional Review.

October 1 changes to Durham PHB amounts will be reflected in the payment issued the 23rd of September.

**Notice of Durham PHB ineligibility**

If the recipient is determined to no longer be eligible for the Durham PHB as a result of the Annual Review, the recipient will be notified of the following:

- they are ineligible for the Durham PHB effective October 1
- the reason for ineligibility
- the right to request a Regional Review.

Durham PHB recipients who are ineligible effective October 1 will not be issued the payment scheduled for the 23rd of September.
In-Year Changes

The Durham PHB will not normally be reviewed or adjusted between Annual Reviews. However, in-year changes may be made if:

- The recipient requests a review because their income has decreased by at least 20 percent. Such reviews are limited to once annually, unless there are extenuating circumstances to warrant a second review.
- The recipient starts or stops receiving Ontario Works or ODSP.
- The recipient moves out of Durham Region.
- The recipient is granted RGI, a different portable housing benefit or other form of financial housing assistance (excluding social assistance shelter allowance).
- There has been a permanent change to the composition of the household for which the Durham PHB is being paid.
- The household ceases to meet basic eligibility criteria regarding status in Canada, arrears and ability to live independently.
- The recipient fails to pursue income as requested (see Pursuit of Income below).
- The recipient fails to divest themselves of residential property (see Divestment of Property below).

Pursuit of Income

Durham PHB recipients may be required to pursue income as set out in Durham Social Housing Directive 2018-01 Pursuit of Income (or successor directives). Specifically, the recipient may be required to pursue:

- Ontario Works
- Child support payments
- Employment Insurance (EI) benefits
- Old Age Security, Guaranteed Income Supplement, and Ontario Guaranteed Annual Income Supplement (OAS/GIS/GAINS)
- Immigration sponsorship income.

Durham PHB recipients who fail to pursue income as requested may be determined ineligible for the benefit.
Divestment of Property

Durham PHB recipients who own residential property that is suitable for year round habitation must sell or transfer the property for fair market value within:

- 180 days of beginning to receive the Durham PHB
- 180 days of acquiring the property if it was acquired after they started receiving the Durham PHB.

The deadline for divestment may be extended one or more times if there are reasonable grounds for doing so.

The Durham PHB recipient will be notified in writing of the requirement to divest and of any extension.

Durham PHB recipients who fail to divest themselves of interest in the property within the required timeframe may be determined ineligible for the benefit.

Payments

The Durham PHB will be paid out monthly on the 23rd day of every month for the following month. For example, the Durham PHB benefit for July 2019 will be issued June 23, 2019. Where the 23rd day of the month falls on a weekend or holiday, the payment will be issued on the preceding Friday.

Payments will normally be made directly to eligible applicants by direct deposit. Applicants will complete the Direct Deposit Authorization Application form (for clients) with their application. Payment stubs will be mailed directly to applicants. Durham PHB recipients who want to change the account for direct deposit must fill out a new Direct Deposit Authorization Application form (for clients).

Applicants without a bank account may receive payment by cheque mailed to their address. These applicants should be encouraged to secure bank accounts for direct deposit whenever possible.

Recipients may request redirection of their monthly Durham PHB payment to their landlord or a trustee. They must complete the Direct Deposit Authorization Application form (for third parties) to redirect payment. Where the amount of the Durham PHB exceeds the cost of rent, only the rental amount will be redirected to the landlord. The remaining portion will be paid to the recipient – normally by direct deposit per the Direct Deposit Authorization Application form (for clients). The whole of the Durham PHB may be redirected to a trustee at the recipient’s request.
Recovery of Excess Payment

Recipients who become ineligible for the Durham PHB are determined ineligible effective the first day of the month following date of notice, and their next scheduled payment is stopped.

However, a former recipient may be responsible for the repayment of any Durham PHB issued for a period in which the recipient also:

- resided outside of Durham Region
- resided in an RGI unit as a tenant or co-op member
- received a different portable housing benefit or other form of financial housing assistance (excluding social assistance shelter allowance).
- misrepresented or withheld information that would have affected eligibility for the Durham PHB or the amount of benefit payable.

Any excess payment issued may be collected as a debt owed to the Region of Durham:

- directly from the recipient or former recipient
- from future Durham PHB payments.

If the debt is collected from future Durham PHB payments, it may reduce the benefit by no more than 20 percent of the monthly benefit.

If an excess Durham PHB payment has already been clawed back by Ontario Works or ODSP, the debt will not be collected back.

Statement of Benefits (T5007)

Statement of Benefits (T5007) forms will be issued by the Region of Durham to all recipients of the Durham PHB by the end of February each year. The T5007 reports all Durham PHB benefits issued in the previous tax year, including benefits redirected to landlords or trustees.

Appeals

A Durham PHB applicant or recipient has a right to request an appeal of the following decisions:

- eligibility/ineligibility for the Durham PHB
- the amount of the Durham PHB.
Appeals related to these Durham PHB decisions are subject to the rules and processes set out in Durham Social Housing Directive RGI 2014-04 – Regional Review Process (or successor directives) including the following:

- Requests for appeal must be made within 10 days of the notice of decision.
- Staff have 10 days to reconsider the decision before forwarding the request to the Regional Review Panel.
- The Regional Review Panel has 30 days to complete the review and 5 days to notify the appellant and the decision maker of the outcome of the review.
- The decision of the Regional Review Panel is final.