

# Portable Housing Benefit - Special Priority Policy (PHB-SPP) Program: Questions and Answers

---

List of Acronyms .....	1
General .....	2
Program Application, Eligibility and Annual Renewal .....	4
Program Funding and Reporting .....	9
SDV-PHB Pilot Program .....	11
Calculation of Benefits .....	14
Program Contact Information .....	20

## **LIST OF ACRONYMS**

- AFNI – adjusted family net income
- AMR – Average Market Rent
- CRA – Canada Revenue Agency
- MHO – Ministry of Housing
- MOF – Ministry of Finance
- PHB – portable housing benefit
- PHB-SPP – Portable Housing Benefit - Special Priority Policy
- RGI – rent-geared-to-income
- SPP – Special Priority Policy
- SDV-PHB – Survivors of Domestic Violence - Portable Housing Benefit

## GENERAL

### 1. What is the Portable Housing Benefit - Special Priority Policy (PHB-SPP) program?

The PHB-SPP program is a portable housing benefit (PHB) program for survivors of domestic violence and survivors of human trafficking who qualify for the Special Priority Policy (SPP) category as prescribed in Ontario Regulation 367/11 under the *Housing Services Act, 2011*, or who are participating in the Survivors of Domestic Violence - Portable Housing Benefit (SDV-PHB) Pilot program. Eligible households may apply for a monthly PHB to help them obtain or retain housing, rather than stay in shelters or other precarious housing situations until a social housing unit becomes available. Households approved for the program may also receive assistance with first and last month's rent where appropriate.

### 2. What is a portable housing benefit (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, the benefit is tied to a household and not a physical housing unit. A PHB under this program moves with a household to any Service Manager area in Ontario.

### 3. How does the PHB-SPP program assist households?

The PHB-SPP program improves social and economic inclusion and provides:

- An alternative to rent-geared-to-income (RGI) assistance that helps vulnerable households access safe and affordable housing faster than waiting for a social housing unit to become available;
- Flexibility in where to live, so households can choose to live in communities in any Service Manager area in Ontario that best suit their needs (e.g., education, employment, child care, family); and
- A simplified process for verifying income and an incentive to earn income, since the benefit is calculated annually based on income tax return information, and increases in income will not result in a decrease in the benefit until the following year.

### 4. When does the PHB-SPP program begin?

The PHB-SPP program will begin in July 2018.

Service Managers delivering the SDV-PHB Pilot program will continue making monthly benefit payments to participants until June 30, 2018, and are responsible for helping Pilot participants transition into the PHB-SPP program.

## **5. Where is the program available?**

The program is provincially-funded and delivered, and it is available in all Service Manager areas.

## **6. Will there be an announcement of the program?**

The Ministry of Housing (MHO) announced on November 28, 2017 that eligible survivors of domestic violence and survivors of human trafficking will have access to a PHB to help low-income households manage housing costs.

## **7. What is the role of Service Managers in the PHB-SPP program?**

The role of Service Managers in the PHB-SPP program is to support program delivery.

For households deemed eligible for the SPP category and households participating in the SDV-PHB Pilot program, Service Managers provide program information and support the application process, including but not limited to providing application forms, assisting households in completing and submitting applications, and performing the initial calculation of household income where required.

With the exception of some households transitioning to the PHB-SPP program from the SDV-PHB Pilot program, when a household is approved for the PHB-SPP program, the Service Manager that deemed the household eligible for the SPP category removes the household from its social housing waiting list and provides assistance with first-and-last month's rent where appropriate and in accordance with the program guidelines.

To receive funding towards administrative costs and be reimbursed for first-and-last-month's rent assistance provided to households, Service Managers must enter into Transfer Payment Agreements with MHO and the Ministry of Finance (MOF), and must submit the required quarterly and annual reports.

At the beginning of each calendar year, Service Managers complete and distribute T5007 tax forms (Statement of Benefits), to participants who received first and last month's rent assistance the previous calendar year.

## **PROGRAM APPLICATION, ELIGIBILITY AND ANNUAL RENEWAL**

### **8. When will application forms be available?**

PHB-SPP program application forms will be available in May 2018 to all Service Managers.

### **9. If an individual is on social housing waiting lists in more than one Service Manager area, which Service Manager would provide a PHB-SPP application form to the individual?**

Service Managers should provide PHB-SPP application forms to all households on the social housing waiting list in their service area who are deemed eligible for the SPP category. Provincial delivery of the PHB-SPP program will ensure households collect only one monthly PHB-SPP benefit.

### **10. What information should Service Managers provide to households about the PHB-SPP program?**

To support informed decision making, a Service Manager must provide PHB-SPP program information to households it has deemed eligible for the SPP category and households participating in the SDV-PHB Pilot program in its service area, including:

- The criteria for assessing the initial and continued eligibility of an applicant for the PHB-SPP benefit;
- The method for calculating the benefit at the time of application, for annual reviews and for in-year reassessments;
- How RGI assistance would be calculated if a household received an offer of RGI assistance;
- The effect of the receipt of a PHB-SPP benefit or RGI assistance on social assistance payments that are received or could be received by an individual or a member of the household;
- That applicants may be contacted by MOF to provide and receive additional information;
- The requirement to submit an annual renewal form each year and file the required income tax returns each year by April 30;
- That participating households must report specific changes in personal information to the ServiceOntario Information Centre within 30 days of the date of the changes; and
- That participating households must advise the ServiceOntario Information Centre of any request for an in-year reassessment.

**11. Who does MOF contact if more information is needed regarding a PHB-SPP program application form?**

Where additional information is needed regarding a program application form, MOF will contact the applicant. If an applicant's contact information is incorrect, MOF will contact the Service Manager.

**12. If a Service Manager designates an individual as eligible for the SPP category, will the household automatically qualify for the PHB-SPP program?**

No, all households who qualify for the SPP category as prescribed in Ontario Regulation 367/11 under the *Housing Services Act, 2011* must apply for the PHB-SPP program and satisfy the eligibility requirements. Service Managers will provide program information and application forms to eligible households, and will help applicants complete and submit application forms. Applicants are approved for the program on a first-come first-served basis, subject to annual provincial budget approvals.

**13. Can individuals deemed eligible for the SPP category apply for the PHB-SPP program and remain on the social housing waiting list?**

With the exception of households participating in the SDV-PHB Pilot program, once households have been approved for the PHB-SPP program and begin to receive benefits, they will be removed from the social housing waiting list of the Service Manager that designated them under the SPP.

Households receiving assistance under the SDV-PHB Pilot as of March 31, 2018 who apply for the PHB-SPP program may choose to:

- Transition to the ongoing program and be removed from the social housing waiting list of the Service Manager that designated the household under the SPP; or
- Remain on the social housing waiting list of the Service Manager that designated the household under the SPP and approved their participation in the Pilot until June 30, 2019, or until they accept an offer of RGI assistance, whichever is sooner.

**14. Can households who have been approved for the PHB-SPP program apply to or remain on the social housing waiting lists of other Service Managers? Can they reapply to the social housing waiting list they were removed from after they are approved for the PHB-SPP program?**

Yes, households who have been approved for the PHB-SPP program may choose to apply to or remain on the social housing waiting lists of other Service Managers.

Households may also reapply to the waiting list they were removed from when they were approved for the PHB-SPP program. If a PHB-SPP recipient reapplies to the same waiting list they were removed from, the household would need to reapply for the SPP category if appropriate.

**15. Can applicants who have been approved for the PHB-SPP program withdraw from the program and resume their place on the social housing waiting list?**

Applicants who have been approved for the PHB-SPP program will receive a Notice of Entitlement in the mail, which will include their effective start date in the program. Applicants will not be removed from the social housing waiting list of the Service Manager that designated them under the SPP until after their effective start date. Following their effective start date in the program, applicants can decide to withdraw from the program at any time, however they would not be able to resume their original position on the social housing waiting list.

**16. Are households receiving RGI assistance eligible to apply for the PHB-SPP program?**

Households who are currently receiving RGI assistance would be eligible to apply for the PHB-SPP program if they are added to the social housing waiting list by the Service Manager for a unit transfer and deemed eligible for the SPP category at that time. If these households apply and are approved for the PHB-SPP program, they would need to cease receiving RGI assistance when they begin receiving a PHB-SPP benefit.

**17. Are social assistance recipients eligible to receive a monthly benefit under the PHB-SPP program?**

Yes, Ontario Works and Ontario Disability Support Program recipients who apply for the PHB-SPP program and meet the eligibility requirements would be able to receive a PHB-SPP benefit.

**18. Can PHB-SPP participants receive RGI assistance or other government-funded housing benefits?**

No member of a household receiving a PHB-SPP benefit may receive, or be part of a household that receives, RGI assistance, more than one PHB-SPP 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.

Service Managers may provide Community Homelessness Prevention Initiative funding to participants in the PHB-SPP program who need emergency assistance, since that assistance is not intended to be ongoing.

A household receiving a PHB-SPP benefit may reside in a unit that received assistance under a government program (e.g., the Canada-Ontario Affordable Housing Program), where that assistance was attached to the unit and not the household members.

**19. What happens when a recipient of a PHB-SPP benefit accepts an offer of RGI assistance or begins receiving another government-funded housing benefit?**

When a recipient of a PHB-SPP benefit accepts an offer of RGI assistance or begins receiving another government-funded housing benefit, the individual must immediately contact the ServiceOntario Information Centre to report the change and avoid any overpayment. The household will cease to be eligible for the PHB-SPP program and PHB-SPP benefit payments will cease.

**20. Are households receiving a PHB-SPP benefit required to live in a rental unit that aligns with the occupancy standards used to determine the benefit?**

No, households may reside in any size of accommodation they choose, regardless of the number of bedrooms determined by the PHB-SPP program's occupancy standards for the purpose of calculating the PHB-SPP benefit.

**21. Do Service Managers need to approve the rental units of PHB-SPP program participants?**

No, PHB-SPP program participants may choose to live in any rental unit in any Service Manager area in Ontario.

**22. Could a household receive a PHB-SPP benefit while living in a shelter?**

Yes, a household could receive a PHB-SPP benefit while living in a shelter.



### **23. How does a household become ineligible for the PHB-SPP program?**

A PHB-SPP participant may cease to be eligible for the PHB-SPP program if:

- The participant moves to a residence outside of Ontario;
- The participant is not a renter household;
- The participant is in receipt of, or part of a household in receipt of, RGI assistance, more than one PHB-SPP benefit, or any other government-funded housing benefit, with the exception of social assistance shelter payments;
- The participant does not confirm eligibility by submitting an annual renewal form within 120 days of the annual renewal deadline;
- The participant or a member of the participant's household owns a home suitable for year-round occupancy (within or outside Ontario) and fails to divest the residential property by the time of the second annual renewal or each year thereafter; or
- The amount of the PHB-SPP benefit payable in respect of the household has been an amount equal to zero for a period of 24 consecutive months.

## **PROGRAM FUNDING AND REPORTING**

### **24. How much funding is available under this program?**

Up to \$10 million in 2018-19 and up to \$15 million in 2019-20 is available for eligible applicants approved for the program. The province is committed to providing stable, ongoing funding for the program, subject to annual budget approvals.

### **25. Will Service Managers receive annual allocations? How much funding will Service Managers receive for the PHB-SPP program?**

Service Managers will not receive annual funding allocations. Service Managers who have signed Transfer Payment Agreements with MHO and MOF are eligible to receive funding from MHO quarterly towards administration costs and for reimbursement of first and last month's rent assistance provided to applicants in accordance with the program guidelines.

Funding towards administration costs will include one-time administration payments of \$250 for each application approved in a service area, as reported by MOF.

### **26. Is there a limit to the number of households that can be approved for the program in service areas?**

Funding is available to eligible applicants across the province on a first-come first-served basis. Households receiving assistance under the SDV-PHB Pilot will have priority access to the PHB-SPP program if they choose to apply.

The ministry will monitor program take-up each year. Where funding becomes limited, MHO will advise Service Managers and may put new applications to the program on hold or cease approving applications to ensure current participants receive ongoing assistance.

### **27. Do Service Managers have the option to deliver monthly benefits directly to applicants (direct delivery) instead of through MOF (shared delivery)?**

No, monthly PHB-SPP benefits will be delivered to households by MOF only. Service Managers may provide assistance directly to households for first and last month's rent where appropriate and in accordance with the program guidelines (to be reimbursed by MHO).

### **28. Will PHB-SPP monthly benefits be paid to applicants or to landlords?**

Applicants approved for the PHB-SPP program will receive benefit payments from MOF by direct deposit each month, unless they have chosen to have the funds deposited directly to a landlord by submitting a Schedule 6 form (Landlord Consent

to Receive Payment). Payments will be made by direct deposit only, except for extenuating circumstances.

**29. When will monthly PHB-SPP benefit payments be received?**

Payments will typically be made in the fourth week of the month, on or before the 28<sup>th</sup> day of the month.

**30. How will Service Managers be notified when applicants from their service area are approved for the PHB-SPP program?**

When applicants are approved for the PHB-SPP program, MOF will make this information accessible to Service Managers through an online portal.

**31. Are Service Managers required to submit reports for the PHB-SPP program?**

Following the execution of Transfer Payment Agreements, Service Managers must submit quarterly and annual reports to MHO including actual expenditures and households assisted.

Service Managers located in or servicing an area that is designated under the *French Language Services Act* must submit annual French Language Services Reports to MHO by July 15 each year, and an initial report must be submitted at the time of signing the Transfer Payment Agreement.

Service Managers will also provide additional information, data and reports as needed by the ministry to report on progress made towards achieving program outcomes.

PHB-SPP program reports are to be submitted to MHO using the Grants Ontario System.

**32. Do Service Managers need to submit French Language Services Act reports if no households have requested services in French?**

Yes, regardless of whether households have requested services in French, Service Managers who are located in or servicing an area that is designated under the *French Language Services Act* are required to submit annual French Language Services Reports to MHO by July 15 each year, and an initial report must be submitted at the time of signing the Transfer Payment Agreement.

## **SDV-PHB PILOT PROGRAM**

### **33. Do SDV-PHB Pilot participants need to apply for the PHB-SPP program?**

Yes, SDV-PHB Pilot participants who want to transition to the PHB-SPP program need to apply by June 30, 2018 to avoid any disruption in the receipt of benefit payments. All households receiving assistance under the SDV-PHB Pilot program are eligible to apply for the PHB-SPP program.

### **34. What should Service Managers delivering the SDV-PHB Pilot program do to help Pilot participants transition to the PHB-SPP program?**

Service Managers delivering the SDV-PHB Pilot program are responsible for providing application forms for the PHB-SPP program to all Pilot participants when they become available in May 2018. In accordance with the PHB-SPP program guidelines, Service Managers should provide PHB-SPP program information to Pilot participants, and assist them with completing and submitting applications.

Service Managers that provided Pilot benefits to households through direct delivery will continue to provide monthly housing benefits to eligible households between April 1, 2018 and June 30, 2018.

Where Pilot participants transitioning to the PHB-SPP program have demonstrated to the Service Manager a need to receive additional support to bridge the gap between Pilot benefits typically received at the beginning of the month and the first PHB-SPP benefit payment in late July 2018, Service Managers may provide the participants with an additional benefit payment in June 2018 for use as rent in July 2018. Service Managers should reflect the total assistance they will provide to Pilot households in their Take-Up Plan for the period of April 1, 2018 to June 30, 2018.

### **35. Will SDV-PHB Pilot participants who transition to the PHB-SPP program be removed from the social housing waiting lists of the Service Managers that designated the households under the SPP?**

SDV-PHB Pilot participants will need to advise their local Service Manager of whether they want to:

- Transition to the PHB-SPP program and be removed from the social housing waiting list of the Service Manager that designated the household under the SPP; or
- Remain on the social housing waiting list of the Service Manager that designated the household under the SPP and approved their participation in the Pilot until June 30, 2019, or until they accept an offer of RGI assistance, whichever is sooner.

**36. Will households transitioning from the SDV-PHB Pilot receive a higher or lower monthly benefit under the PHB-SPP program?**

Until June 30, 2019, Pilot participants will receive monthly assistance in either the amount they received under the Pilot as of March 31, 2018 or the amount calculated for the PHB-SPP benefit, whichever is greater. As of July 1, 2019, all former Pilot participants receiving assistance under the PHB-SPP program will have the amount of their monthly assistance calculated in accordance with the PHB-SPP program guidelines.

**37. How is the PHB-SPP program different from the SDV-PHB Pilot program?**

The PHB-SPP program differs from the SDV-PHB Pilot in several ways:

<b>Element</b>	<b>SDV-PHB Pilot program</b>	<b>PHB-SPP program</b>
Benefit formula	<ul style="list-style-type: none"> <li>Varies according to the community</li> <li>Either geared-to-income or flat-rate</li> </ul>	<ul style="list-style-type: none"> <li>Consistent across Ontario</li> <li>Geared-to-income</li> </ul>
Timeframe	<ul style="list-style-type: none"> <li>Began in 2016 and ends June 30, 2018</li> </ul>	<ul style="list-style-type: none"> <li>Ongoing program that begins in July 2018</li> </ul>
Availability	<ul style="list-style-type: none"> <li>22 Service Manager service areas</li> </ul>	<ul style="list-style-type: none"> <li>All 47 Service Manager service areas</li> </ul>
Portability	<ul style="list-style-type: none"> <li>Within Service Manager service area</li> </ul>	<ul style="list-style-type: none"> <li>Across all Service Manager service areas in Ontario</li> </ul>
Delivery	<ul style="list-style-type: none"> <li>Combination of direct delivery by Service Managers and shared delivery by MOF</li> </ul>	<ul style="list-style-type: none"> <li>Shared delivery by MOF</li> </ul>
Social housing waiting list	<ul style="list-style-type: none"> <li>Participants were given the option to:               <ul style="list-style-type: none"> <li>Be removed from the social housing waiting list of the Service Manager that designated the household under the SPP, and if requested, resume their place on the waiting list with</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>Participants are removed from the social housing waiting list of the Service Manager that designated the household under the SPP once a PHB-SPP benefit is received, with the exception of SDV-PHB Pilot participants who transition to the PHB-SPP program</li> </ul>

Element	SDV-PHB Pilot program	PHB-SPP program
	<p>priority status maintained prior to the end of the Pilot; or</p> <ul style="list-style-type: none"> <li>○ Remain on the social housing waiting list of the Service Manager that designated the household under the SPP and maintain priority status for the duration of the Pilot or until an offer of RGI assistance is accepted, whichever is sooner</li> </ul>	<ul style="list-style-type: none"> <li>● SDV-PHB Pilot participants who transition to the PHB-SPP program have the option to: <ul style="list-style-type: none"> <li>○ Be removed from the social housing waiting list of the Service Manager that designated the household under the SPP; or</li> <li>○ Remain on the social housing waiting list of the Service Manager that designated the household under the SPP and approved their participation in the Pilot until June 30, 2019, or until they accept an offer of RGI assistance, whichever is sooner</li> </ul> </li> </ul>

## CALCULATION OF BENEFITS

### 38. How is the PHB-SPP benefit calculated?

The PHB-SPP benefit is calculated using a formula that is generally consistent with the PHB Framework outlined in Schedule 4.1 of Ontario Regulation 367/11 under the *Housing Services Act, 2011*.

$$\text{Monthly Portable Housing Benefit} = (\text{AMR} \times 80\%) - \left[ \frac{(\text{AFNI} \times 30\%)}{12} \right]$$

The amount of a PHB is based on the difference between 80 per cent of the Canada Mortgage and Housing Corporation Average Market Rent (AMR) for an appropriately sized rental unit, based on household composition, and 30 per cent of monthly household adjusted family net income (AFNI), as determined by Canada Revenue Agency (CRA) tax return/notice of assessment information.

For Ontario Works and Ontario Disability Support Program recipients, the PHB will fill the gap between social assistance shelter payments and actual shelter costs, up to a maximum PHB amount.

See the program guidelines for details on the PHB-SPP benefit calculation.

### 39. Is there a maximum and minimum monthly PHB-SPP benefit payment?

The maximum monthly PHB-SPP benefit is 80 per cent of AMR less \$85 for non-social assistance recipients. The minimum monthly benefit is \$10. Any monthly benefit calculated as an amount less than \$10 will be considered a nil (\$0) payment.

### 40. What happens if a household has not filed the required annual CRA income tax return(s)?

When an individual is applying for the PHB-SPP program, if the household member(s) whose income is to be included in the PHB-SPP benefit calculation 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, the Service Manager will manually calculate and verify household net income and AFNI for the initial benefit calculation using the best available information and as outlined in the program guidelines.

During that year and each year thereafter, household members whose income is to be included in the PHB-SPP benefit calculation must submit annual income tax returns to the CRA by April 30. Failure to submit the required income tax return(s) may result in a delay in benefit payments.

**41. What assistance is available to help people file their taxes?**

Households who require assistance filing annual CRA income tax return(s) may be able to receive support from community tax preparation clinics. Through the Community Volunteer Income Tax Program, community organizations host free tax preparation clinics and arrange for volunteers to complete income tax and benefit returns for eligible individuals who have a modest income and a simple tax situation. Visit the following CRA website for more information:  
[www.cra-arc.gc.ca/tx/ndvdl/vlntr/menu-eng.html](http://www.cra-arc.gc.ca/tx/ndvdl/vlntr/menu-eng.html).

**42. If an individual who is on a social housing waiting list and deemed eligible for the SPP category has no current income and has not applied for social assistance, how should the Service Manager estimate the monthly benefit the household would receive under the PHB-SPP program to help the individual decide whether to apply to the program?**

Initially, the applicant would be eligible for the maximum monthly PHB-SPP benefit of 80 per cent of AMR less \$85.

If the household begins to receive social assistance once approved for the PHB-SPP program, the recipient must advise the ServiceOntario Information Centre as soon as possible to ensure an accurate calculation of the PHB-SPP benefit and to avoid reductions in social assistance entitlement.

**43. Can you provide examples of how the PHB-SPP benefit is calculated for non-social assistance recipients?**

***a) Scenario A: A single parent living in Huntsville with three children and annual income of \$20,475 based on AFNI***

AMR for a three-bedroom rental unit in the District Municipality of Muskoka is \$1,122.

$$\begin{aligned} \text{Monthly PHB-SPP benefit} &= (\text{AMR} \times 80\%) - [(\text{AFNI} \times 30\%) \div 12] \\ &= (\$1,122 \times 80\%) - [(\$20,475 \times 30\%) \div 12] \\ &= \$898 - \$512 \\ &= \$386 \end{aligned}$$

Therefore, the monthly PHB-SPP benefit would be \$386.



**b) Scenario B: A couple living in Hamilton with annual income of \$17,625 based on AFNI**

AMR for a one-bedroom rental unit in the City of Hamilton is \$845.

$$\begin{aligned}\text{Monthly PHB-SPP benefit} &= (\text{AMR} \times 80\%) - [(\text{AFNI} \times 30\%) \div 12] \\ &= (\$845 \times 80\%) - [(\$17,625 \times 30\%) \div 12] \\ &= \$676 - \$441 \\ &= \$235\end{aligned}$$

Therefore, the monthly PHB-SPP benefit would be \$235.

**44. Can you provide examples of how the PHB-SPP benefit is calculated for social assistance recipients?**

*The monthly PHB-SPP benefit for social assistance recipients is calculated as the lesser of:*

- $(\text{AMR} \times 80\%) - [(\text{AFNI} \times 30\%) \div 12]$ ; or
- *Actual shelter costs - social assistance shelter allowance*

**a) Scenario A: A single person living in Hamilton receiving Ontario Works assistance with actual shelter costs of \$749**

If the individual's only income source is Ontario Works, assuming basic needs (\$337) and maximum shelter allowance (\$384), monthly income based on AFNI would be \$721 and annual income based on AFNI would be \$8,652.

AMR for a one-bedroom rental unit in the City of Hamilton is \$845.

The monthly PHB-SPP benefit is the lesser of:

$$\begin{aligned}&= (\text{AMR} \times 80\%) - [(\text{AFNI} \times 30\%) \div 12] \\ &= (\$845 \times 80\%) - [(\$8,652 \times 30\%) \div 12] \\ &= \$676 - \$216 \\ &= \$460\end{aligned}$$

OR

$$\begin{aligned}&= \text{Actual shelter costs} - \text{social assistance shelter allowance} \\ &= \$749 - \$384 \\ &= \$365\end{aligned}$$

Therefore, the monthly PHB-SPP benefit would be \$365.

**b) Scenario B: A single person living in Toronto receiving Ontario Disability Support Program assistance with earned income of \$1,000 per month and actual shelter costs of \$850**

- Maximum monthly Ontario Disability Support Program payment = basic needs (\$662) plus maximum shelter allowance (\$489) = \$1,151
- Adjustment of employment income for earnings exemptions:
  - \$1,000 - \$200 monthly earnings exemption = \$800
  - \$800 × 50% reduction of net earnings after allowable mandatory deductions = \$400
- Actual monthly Ontario Disability Support Program payment = \$1,151 - \$400 = \$751

If the individual's earned income is \$1,000 and the monthly Ontario Disability Support Program payment is \$751, monthly income based on AFNI would be \$1,751 and annual income based on AFNI would be \$21,012.

AMR for a one-bedroom rental unit in the City of Toronto is \$1,202.

The monthly PHB-SPP benefit is the lesser of:

$$\begin{aligned} &= (\text{AMR} \times 80\%) - [(\text{AFNI} \times 30\%) \div 12] \\ &= (\$1,202 \times 80\%) - [(\$21,012 \times 30\%) \div 12] \\ &= \$962 - \$525 \\ &= \$437 \end{aligned}$$

OR

$$\begin{aligned} &= \text{Actual shelter costs} - \text{social assistance shelter allowance} \\ &= \$850 - \$489 \\ &= \$361 \end{aligned}$$

Therefore, the monthly PHB-SPP benefit would be \$361.

**45. Can a household's PHB-SPP monthly benefit be higher than the household's actual monthly rent?**

Yes, PHB-SPP program participants can choose to live in a rental unit of any size and with any monthly rental cost. Households who are not in receipt of social assistance would keep any amount of the PHB-SPP benefit received in excess of actual rent costs.

Households in receipt of social assistance will face reductions to their social assistance entitlement if the PHB-SPP benefit combined with the shelter allowance portion of their social assistance exceeds actual shelter costs.

**46. How is AMR determined for Service Manager areas?**

The Canada Mortgage and Housing Corporation determines AMR through its annual Rental Market Survey of privately-initiated structures of at least three rental units. AMR refers to the actual amount of rent tenants pay for units. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking and hot water. For available and vacant units, the rent is the amount the owner is asking for the unit.

In alignment with the Investment in Affordable Housing program, in communities or service areas where there are no Canada Mortgage and Housing Corporation AMRs, Service Managers may submit a business case including a local market rent survey for the ministry's consideration. Unlike the Investment in Affordable Housing program, alternate AMRs may not be requested in situations where in the opinion of the Service Manager, the Canada Mortgage and Housing Corporation AMRs do not reflect the actual AMRs in the local market area.

**47. Does AMR change depending on household size?**

Yes, AMRs are reported by number of bedrooms (i.e. one bedroom, two bedrooms, three bedrooms). PHB-SPP program occupancy standards are used to determine an appropriately-sized unit for the purposes of the PHB-SPP benefit calculation.

**48. Does a PHB-SPP benefit change if a household's income increases during the benefit year?**

No, participants are not required to report increases in household income during a benefit year, and monthly benefits are not reassessed during a benefit year due to increases in household income. To create an incentive to earn income and promote economic inclusion, any increase in income would not impact a household's monthly benefit until the following year.

**49. How do household changes (e.g., marital status, number of dependents, address) affect a monthly PHB-SPP benefit?**

MOF performs an annual review of household eligibility and PHB-SPP benefits. In the event that household changes take place during a benefit year, with the exception of increases in income, PHB-SPP participants must report any changes in personal information (e.g., household composition, address) as soon as possible and within 30 days of the date the change occurs to the ServiceOntario Information Centre to enable MOF to perform an in-year reassessment of participant eligibility and/or monthly benefits where required.

A participant may contact the ServiceOntario Information Centre to request a reassessment due to a significant decrease of at least 20 per cent in household income. Participants may request only one in-year reassessment each year due to a significant decrease in income.

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

**50. The calculation of the PHB-SPP benefit excludes the income of household members under age 17 and excludes the income of household members aged 17 and older who are in full-time studies at a recognized educational institution. What is considered a recognized educational institution?**

In accordance with the *Housing Services Act, 2011*, recognized educational institutions include:

- A school, as defined in the *Education Act*,
- A university;
- A college of applied arts and technology established under the *Ontario Colleges of Applied Arts and Technology Act, 2002*;
- A private career college, as defined in the *Private Career Colleges Act, 2005*, and
- A private school, as defined in the *Education Act*, for which a notice of intention to operate has been submitted to the Ministry of Education in accordance with that Act.

## PROGRAM CONTACT INFORMATION

### **51. Who should Service Managers contact with questions regarding the PHB-SPP program?**

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

For assistance or questions regarding the Grants Ontario System, please contact the Grants Ontario - AIMS Support Desk at [AIMSsupport@ontario.ca](mailto:AIMSsupport@ontario.ca) or by telephone at 416-585-7070 or 1-866-417-5399 (toll-free).