

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

## Program Overview

Starting July 1, 2018, households approved for special priority status (survivors of domestic violence and human trafficking), will have the option to select either Rent-Geared-to-Income (RGI) housing or rental assistance in the form of a portable housing benefit.

### What is a portable housing benefit (PHB)?

A PHB is a monthly subsidy (housing allowance) provided to low-income household to help make rent more affordable in the private rental market. The benefit is portable, anywhere in the province and not tied to a specific unit. The benefit amount will be calculated based on average monthly rent and household income. The program will be administered by the Province of Ontario.

### What is available?

This portable housing benefit (PHB) is available to applicants for subsidized housing in the City of Toronto who have been approved for the Special Priority Housing Category (SPHC) by Access to Housing (Housing Connections). Funding is available to eligible applicants across the province on a first-come, first-served basis. There are approximately 3000 benefit allocations.

### Do I have to move?

No. If you have separated from the abuser, you may be eligible to receive the allowance in your current unit to help make your rent more affordable.

### Basic eligibility criteria for the housing allowance program:

- meets Rent-Geared-to-Income eligibility
- approved for the Special Priority Housing Category
- completed current year income tax return (Notice of Assessment must be provided)
- not currently receiving Rent-Geared-to-Income assistance or a housing allowance
- has a household income that is below the Household Income Limit for Toronto, calculated by household size
- Consents to being removed from all social housing wait lists once approved, and begins receiving a PHB monthly benefit.
- provides all necessary information required for the calculation of the benefit

### Are there earning limits for a household to be eligible?

Yes. All housing programs use income limits based on household size. The larger the family, the higher income they can earn. See the table below.

The household's Adjusted Family Gross Income is calculated before tax and excludes any amounts the household receives from the Universal Child Care Benefit and the Registered Disability Savings Plan.

Number of Household Members	Income Limits
1	\$37,000
2	\$43,000
3 to 4	\$50,000
5 to 6	\$59,000
7 +	\$70,000

**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.

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

No, a 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. For example, a housing allowance under the Investment in Affordable Housing program at the same time, with the exception of social assistance shelter payments.

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

The individual must immediately contact a Service Ontario 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. The household is responsible for any overpayment received.

**If an individual is on social housing waiting lists in more than one municipality, which municipality would provide a PHB-SPP application form to the individual?**

Each municipality should provide PHB-SPP application forms to all households on their social housing waiting lists 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.

**If a municipality designates an individual as eligible for the SPP category, will the household automatically qualify for the PHB 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 program and satisfy the eligibility requirements.

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

Applicants can withdraw from the program at any time, but will not receive their original application date status. The applicant would have to re-apply for the waitlist, and they would not resume their original position on the social housing waiting list.

**Are payments made directly to the landlord or tenant?**

Payments are usually made to the tenant, however alternative arrangements can be made to have payments made to the landlord.

**When are monthly PHB-SPP benefit payments received?**

Payments are typically be made in the fourth week of the month, on or before the 28th day of the month. How is the PHB-SPP benefit calculated?

The PHB benefit is calculated using the following formula:

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

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

If members of a household have 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, an exception can be arranged for one year, and income will be determined by other documents provided.

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.

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

Yes, 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 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.

**Does a PHB 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.

**What if I have to move?**

This housing benefit is portable. This means a household can move anywhere in the province. They must advise the Ministry of Finance (MOF) within 30 days of relocating. Your monthly benefit calculation maybe reviewed to reflect the area you are living in.

**How do household changes (examples: marital status, number of dependents, address) affect a monthly PHB benefit?**

Household eligibility and PHB-SPP benefits are reviewed annually. 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 (examples: household composition, address) as soon as possible and within 30 days of the date the change occurs to the Service Ontario Information Centre to enable the MOF to perform an in-year reassessment of participant eligibility and/or monthly benefits where required.

**What if my income changes during the year?**

A participant may contact the Service Ontario 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.