



# LONDON FOR ALL

## A ROADMAP TO END POVERTY



## Homelessness Prevention & Housing

### 4.20 Clear the social housing waitlist and reinvest resources in housing that keep the waitlist clear

#### Canada-Ontario Housing Benefit (COHB)

In November 2017, the federal government released the National Housing Strategy (NHS), a 10-year, \$40 billion plan. The NHS sets out a renewed federal-provincial partnership to work together to achieve targets and outcomes, increase access to housing, reduce housing need and achieve better housing solutions across the spectrum.

The NHS includes three provincially-administered initiatives that provide significant flexibility to support provincial housing priorities:

- Ontario Priorities Housing Initiative: funding to address housing supply, repairs, and rental construction, affordability support, tenant supports and affordable homeownership. Program launched in fiscal 2019-20;
- Canada-Ontario Community Housing Initiative: funding to preserve and expand community housing supply, protect housing affordability for tenants, and support repair and regeneration of community housing stock. Program launched in fiscal 2019-20; and
- COHB: funding to provide portable housing payments directly to tenants to improve housing affordability.

On April 30, 2018, as part of the NHS, the government of Ontario and the Canada Mortgage and Housing Corporation (CMHC) signed a Bilateral Agreement that outlines these provincially-administered NHS initiatives and their associated funding.

On December 19, 2019, the federal and provincial governments announced the signing of an Addendum to the Bilateral Agreement that includes the mutually agreed-upon program design parameters for the COHB program.

The COHB program is a provincially delivered, joint \$1.46 billion federal-provincial housing allowance program. The program helps to increase the affordability of rental

housing for eligible households in housing need that are on, or are eligible to be on, social housing waiting lists and to households in housing need living in community housing by providing a direct income-tested Portable Housing Benefit (PHB).

The COHB program will build on Ontario's Portable Housing Benefit – Special Priority Policy (PHB-SPP) program by providing housing assistance directly to additional priority household groups in need, and will reflect the diversity of housing markets in communities across Ontario.

With the assistance of Service Managers, households will complete COHB applications which will be sent to the Ministry of Finance (MOF) to determine eligibility. Eligible applicants will receive a monthly PHB based on the difference between 80% of the Average Market Rent (AMR) of the relevant service area and 30% of their Adjusted Family Net Income (AFNI). PHB payments will be issued by MOF directly to households and subject to an annual renewal process. Households that have been found to be eligible may also receive first and last month's rent assistance directly from Service Managers, where appropriate.

Households who are approved to receive benefits under this program must consent to be removed from the social housing waiting list of their local Service Manager.

### **City of London - Housing Division**

- It is the Service Manager's responsibility for identifying potential households to apply for the COHB.

The province has identified priority groups for the Service Manager to target which includes (in no particular order):

- Survivors of domestic violence and human trafficking
- Person experiencing or at-risk of homelessness
- Indigenous persons
- Seniors
- People with disabilities

With the direction from the province, Civic Administration has recommended:

1. Continue to support Survivors of domestic violence (through the legislative SPP priority) and human trafficking and
2. Persons experiencing or at-risk of homelessness

The existing Portable Housing Benefit for Survivors of Domestic Violence and Human Trafficking (PHB-SPP) will terminate/expire on March 31, 2020. The Ministry of Municipal Affairs and Housing will continue to support these current households directly when program transitions into the new COHB. Given the success of the PHB-SPP program in our community in moving vulnerable individuals and those at-risk households quickly to safe and appropriate housing, it is recommended that this priority group continue for new SPP households.

Under the 'persons experiencing or at-risk of homelessness priority group', Civic Administration recommends utilizing the existing Homeless Prevention Coordinated Access System to target all the intended priority groups. Coordinated access is a way for communities to bring consistency to the process by which people experiencing or at risk of homelessness access housing and related services. Core components of a strong Coordinated Access System include a Housing First approach; real-time data about the supply of and demand for housing resources; and a streamlined service delivery approach with access points to service, a standardized workflow for triage and assessment; prioritization; and vacancy matching and referral.

A Coordinated Access System makes it possible to take a comprehensive systems-based approach to addressing homelessness, rather than an agency-by-agency or program-centred approach. It supports better service integration, ensuring that service providers are working together to match clients experiencing homelessness with available resources in a consistent and transparent manner at the community level, regardless of where clients are being served.

Currently, the Homeless Prevention Coordinated Access System is supporting approximately 663 individuals:

- Persons experiencing or at-risk of homelessness 300
- Indigenous persons 103
- Seniors 123
- People with disabilities 134

Given that the potential demand within these priority groups greatly exceed funding available, Civic Administration's recommended approach provides an opportunity to respond to the homelessness crisis in a meaningful and tangible way, ensures funding can be fully committed, expended, and meet the reporting requirements and timelines as outlined within COHB's program guidelines.