

Report to Community and Protective Services Committee

To: Chair and Members
Community and Protective Services Committee

From: Kevin Dickins, Deputy City Manager, Health and Social Development

Subject: Alignment of Rent Supplement and Housing Allowance programs to a Portable Benefit System

Date: October 4, 2023

Recommendation

That, on the recommendation of the Deputy City Manager of Social and Health Development, this report **BE RECEIVED** for information purposes and that the following actions **BE TAKEN** with respect to this report;

- a) Civic Administration **BE AUTHORIZED** to implement the recommendations of the Rent Supplement System Final Report, attached as Schedule 1, subject to legislative authority and contractual obligations with the Province of Ontario.
- b) Civic Administration **BE DIRECTED** to continue to gather input from internal and external partners, including people with lived experience, and to report back to the Community and Protective Services Committee annually about program implementation progress.
- c) The Deputy City Manager of Social and Health Development, or delegate, **BE AUTHORIZED** to reallocate existing Municipal, Provincial or Federal funding from one Portable Housing Benefit priority household group to another priority group as necessary.

Executive Summary

The City of London Rent Supplement System Review was conducted in response to the community's housing market changes and recommends alignment of existing programs to optimize financial housing supports. The review proposes a shift towards a streamlined, choice-based system, offering portable housing benefits and unit based supplemented supportive housing. It aims to simplify the complex landscape of housing benefits, prioritizing income eligible applicants based on community-defined groups, local rental rates, and tailored benefit sizes. The review was guided by community engagement, including support from internal and external partners, with 90% of participants in agreement with the proposed changes.

The proposed implementation plan outlines a transition to a portable benefit system over the next two years, aligning with changing existing and future funding agreements and vacant units. (attached as Schedule 1) The eligibility criteria prioritize those on the social housing waitlist and By-Name list and those who are at risk of homelessness, identify as an Indigenous household, support survivors of abuse, and other community identified priorities.

An improved application process, common application form, and improved matching mechanism are proposed to enhance accessibility. A financial assessment has determined there are available internal staffing resources for implementation, with additional resources to be sought through the multi-year budget process to support ongoing efforts to address unmet community needs and changing rental market

conditions.

Linkage to the Corporate Strategic Plan

- This report aligns with the strategic areas of focus in the 2023-2027 [City of London Strategic Plan](#). The City of London Strategic Plan (2023-2027) identifies housing and homelessness as a key area of focus, and housing and homelessness work is identified throughout the Strategic Plan, impacting all areas of life for Londoners.

Some key outcomes that are supported through the investments outlined in this report include:

- The City of London demonstrates leadership and builds partnerships to increase quality, affordable, and supportive housing options.
- London has a robust community system of health, homelessness, housing stability services, policies, procedures and by-laws in place to support individuals and families at risk of or experiencing homelessness or in precarious housing consistent with Council's recognition of the health and homelessness emergency.
- The City of London enhances the confidence of Indigenous Peoples by furthering truth and reconciliation efforts.
- The City of London is a leader in becoming an equitable and inclusive community.
- London is an affordable and supportive community for individuals and families.
- The City of London demonstrates leadership by taking meaningful actions to address and eliminate all forms of violence against women and girls, gender-based violence, and sexual violence.

Housing Stability for All: The Housing Stability Action Plan for the City of London (2019-2024)

- London's Homeless Prevention and Housing Plan, Housing Stability for All: The Housing Stability Action Plan for the City of London (Housing Stability for All Plan), is the approved guiding document for homeless prevention and housing in the City of London and was developed in consultation with Londoners.

Analysis

1.0 Background Information

1.1 Previous Reports Related to this Matter

- Single Source Award Recommendation for Housing Identification Program Expansion and Portable Housing Benefits Program. (SS-2022-061) (CPSC: July 26, 2022)
- Canada-Ontario Housing Initiative (COCHI (Canada Ontario Community Housing Initiative)) and Ontario Priorities Housing Initiative (OPHI) Approval of Ontario Transfer Payment Amendment Agreement (CPSC: May 31, 2022)
- Single Source Procurement – London Homeless Prevention Housing Allowance Program (CPSC: February 1, 2022)
- Canada-Ontario Community Housing Initiative (COCHI) and Ontario Priorities Housing Initiative (OPHI) Approval of Ontario Transfer Payment Amending Agreement (CPSC August 31, 2021)
- London Homeless Prevention Housing Allowance Program- Single Source Procurement (#SS 21-36) (CPSC: June 22, 2021)
- Canada-Ontario Housing Benefit (COHB) Approval of Ontario Transfer Payment Agreement (CPSC: March 31, 2020)
- Municipal Council Approval of the Housing Stability Plan 2019 to 2024 as Required Under the *Housing Services Act, 2011* (CPSC: December 3, 2019)
- Canada-Ontario Community Housing Initiative (COCHI) and Ontario Priorities Housing Initiative (OPHI) Approval of Ontario Transfer Payment Agreement (CPSC – June 17, 2019)

2.0 Discussion and Considerations

2.1 Purpose

If Council approves these recommendations, Civic Administration will begin work to support the phased implementation of the report's recommendations including alignment of existing rent supplement and housing allowance programs to create a more consistent, choice-based system, through the delivery of a portable housing benefit and unit-based supplemented supportive housing. This will also include a review and possible realignment of Special Needs housing, as defined by the *Housing Services Act*. The attached City of London Rent Supplement System Review – Final Report (February 2023) includes recommended actions and an implementation guide developed with the support of the community, to be actioned by the Housing Stability Services (HSS) team.

Current rent supplement programs administered by the City of London are both unit-based supplements and portable housing benefits and assist with the cost of rent. Housing allowance programs funded by the City of London are administered by housing support programs, and are portable benefits connected to the individual while they are enrolled in the support program and assist with the cost of rent and other eligible expenses.

The shift to a portable housing benefit program will provide opportunity for direct rental relief and open avenues for households to obtain and afford a greater variety of rental units that support enhanced tenant choice and ultimately housing stability.

To assist with consistency, transparency and efficiency in delivery of these programs, civic administration is proposing to combine all current municipally funded programs and where possible, align provincial and federal housing support into a singular portable benefit to assist with the cost of rent. This simplifies the process for applicants and administrators and reduces barriers to access.

2.2 Background

The Province of Ontario introduced the "Portable Housing Benefit" (or "PHB") on September 1, 2017, as part of a plan to modernize the social housing system and give households in need more flexibility. Regulation 367/11 under the Housing Services Act provides information on the Portable Housing Benefit.

With the implementation of this amendment, Service Managers are able to meet the Service Level Standards stipulated in the Housing Services Act, [Regulation 367/11 Schedule 4](#) by combining RGI subsidies with Portable Housing Benefits.

Housing Stability Services currently provides several unit-based and allowance-based housing benefits to Londoners. Housing benefits are a financial support that provide the difference between a tenant's payable rental portion and the total cost of rent. These are one type of tool to support affordable housing for Londoners. Rent Supplements and Housing allowances administered through Housing Stability Services at this time are as follows:

Table 1: City of London Rent Supplement Programs and Funding Sources

Program-	Type	Funding Source	Description
Housing Allowance Program	Portable	Municipal	Available to eligible participants of housing support programs, matched from Coordinated Access.
Homelessness Prevention Program (HPP)	Unit-based	Provincial	Previously the Strong Communities Rent Supplement, introduced in 1999. Funding transitioned to HPP in 2022. Agreements are between private landlords and the City

			for units which are matched to eligible households on the RGI Housing Waitlist
Ontario Community Housing Assistance Program (OCHAP)	Unit-based	Provincial	Now known as the Rent Supplement Program, Agreements are between private landlords and the City for units which are matched to eligible households on the RGI Housing Waitlist.
Commercial Rent Supplements	Unit-Based	Federal & Municipal	Introduced in the 1980's. Agreements with private landlords for units which are matched to eligible households on the RGI Housing Waitlist
Ontario Priorities Housing Initiative (OPHI)	Portable	Provincial	Community Housing Bridging Program – provides funding to households on the RGI waitlist to help them sustain their private market housing until an offer of RGI housing is made. Funding expires in 2024, and program participants have begun transitioning to other supplement sources (e.g. COHB).
Roadmap to 3000 Portable Benefit	Portable	Municipal	Available to eligible participants of housing support programs, matched from Coordinated Access.

- Canada Ontario Housing Benefit (COHB) is a partnership with the Provincial Government to support eligible households with a portable housing benefit to assist with rental costs in the private housing market. The benefit is tied to the household and can be used to help pay rent anywhere in Ontario.

The availability of multiple housing benefits can be confusing for applicants and service providers. Each program has separate eligibility criteria, suits a distinct set of household needs, and has different rent limits, different rent calculation methods and is available for application at varied times throughout the year based on availability of funding or program capacity. These differences add to the complexity of navigating the system for participants and for Civic Administration in the administration of funds to support their housing needs. As the implementation of the proposed rent supplement system is implemented, Civic Administration will continue to review and align with all related funding requirements and legislation to ensure that obligations are met in all areas.

A continued shift in the private market including significant rental increases and decreased vacancy rates have impacted current housing benefit programs. Households require a higher housing benefit to secure and maintain units in the current market. An example of the impact of these changes to specific housing benefit programs is a trend in the reduction in the number of supplemented units available because of ownership changes at properties previously participating in the program through agreements with property owners and on unit vacancy.

In September 2022, a review of London's existing housing benefit programs began to examine possible solutions to better serve Londoners. This work included consultation with key internal and external partners, including people with lived experience, and provided recommendations and an implementation guide for a new rent supplement system.

2.3 Rent Supplement System Review Final Report Summary

The City of London Rent Supplement System Review, pages 18-22, offers 19 recommendations to enhance the current rent supplement system. The recommendations propose a shift from a unit-based system to a portable housing benefit system, prioritizing income eligible applicants based on community-defined groups, approved by City Council and ensuring the unit size and amount of housing benefits are adjusted according to individual needs and the local context.

The report advises that benefits should be based on local rental rates instead of CMHC (Canada Mortgage and Housing Corporation) Average Market Rent data and stresses the importance of consolidating the application process through one main access point, eliminating the independent waitlists of some housing providers. The report also emphasizes the need for a transparent, adaptable, and streamlined benefit application process. Additionally, the introduction of a monitoring system to assess the efficiency of the rent supplement system is recommended.

The subsequent Implementation Guide, detailed on pages 24-31, outlines actionable steps to achieve the recommendations. This includes transitioning from unit-based supplements to portable benefits, enhancing public communication avenues, and improving assistance to applicants throughout the Portable Benefit process.

2.3.1 Consultation & Community Engagement

During the Rent Supplement System Review process, several internal partners were engaged for feedback including City staff from: Housing Access Centre, Coordinated Access, Finance, Communications, Municipal Housing Development, Childcare and Early Years, and Life Stabilization.

External partners and experts including the City of Toronto and City of Windsor, Indigenous community service providers and community housing providers, supportive housing providers, rent supplement administrators, and homeless serving organizations, as well as people with lived experience, were engaged for feedback. (See Rent Supplement System Review Final Report page 32-33 for a complete list).

The Rent Supplement System Review Final Report was distributed to internal and external consultation participants following its completion and feedback was sought in the form of a survey. Surveyed participants were asked to provide feedback on each recommendation of the report, and the extent to which they believed the recommendations aligned with the success criteria created by review participants, and the extent to which the review aligned with the strategic vision of the Housing Stability Action Plan 2019-2024. The internal and external respondents provided feedback which demonstrated 90% agreed or strongly agreed with the report's recommendations.

Although most respondents expressed concurrence, the comments provided indicated a misunderstanding of the current complex systems, processes and legislation that intersect with the existing programs and proposed alignment. Recommendations and actions outlined in the report speak to this challenge and include ensuring that future information is more readily available in several formats to inform applicants, housing providers and community agencies. Targeted educational opportunities, ongoing community consultation, and analysis of key performance indicators, will aid in ensuring that the implementation and operation of the program meets the success criteria identified by the community and included in the report.

2.4 City of London Rent Supplement & Portable Benefit Implementation

Housing Stability Services will transition to a system with an increased number of Portable Housing Benefits over the next 2-years. Currently, the Rent Supplements available through the system which match from the RGI list are all unit based, while the other Housing Allowance and Rent Supplement programs are all portable.

Housing Stability Services will begin transitioning funding for most unit-based supplements to portable benefits, as rent supplement agreements with housing providers expire, or upon vacancy in a unit. A review of the Special Needs and Supportive Housing programs will be undertaken to identify those housing providers and tenants for whom unit-based supplements should be kept in place. Housing Stability Services will explore opportunities for alignment of Special Needs and Supportive Housing with the RGI waitlist and Coordinated Access By-Name list.

Although several of the existing rent supplement programs match to applicants from the RGI waitlist, the alignment of the programs will not impact designated social housing programs and will not impact the social housing stock. The requirements of each of the programs which are identified in this report can vary. As such, civic administration intends to review and align where possible, each programs funding requirements to ensure that obligations with the applicable legislation are maintained.

2.4.1 Eligibility

Portable Housing Benefit Eligibility criteria are proposed to be:

- Matched to a City of London funded Housing Support Program or Supportive Housing Program

Or:

- On the RGI waitlist or eligible to be on the RGI waitlist including:

To be eligible for a Portable Housing Benefit, applicants must have income below the Household Income Limits (HILs) prescribed in the Housing Services Act, 2011; [O. Reg. 584/22, s. 1, s.2.](#)

Table 2: 2023 Household Income Limits - London

Unit Size	Bachelor	1-bedroom	2-bedroom	3- Bedroom	4-Bedroom
High Need Household	\$20,400	\$26,400	\$31,200	\$35,700	\$44,700
Household Income Limits	\$34,000	\$44,000	\$52,000	\$59,500	\$74,500

Through consultation with community, and in referencing current community priorities, the *Housing Services Act* and local related rules and priorities, the following priorities are recommended:

- Households at-risk of homelessness
- Households experiencing homelessness
- Survivors of abuse and human trafficking
- Indigenous households
- Persons with disabilities
- Seniors
- Households on the RGI waitlist who wish to remain in their current housing, but for whom affordability is a primary concern

Households on the RGI Waitlist who choose to accept an offer of a Portable Housing Benefit will be removed from the RGI Waitlist to align with 367/11, s. [46](#)

Households will be required to provide proof of tenancy for the purposes of calculating the Portable Housing Benefit, as well as annual reviews to determine ongoing eligibility.

2.4.2 Application & Matching

Housing Stability Services will develop a common application form which will help to improve access to all supplements. Staff delivering the portable housing benefit will

facilitate matching to the most appropriate funding source which will further reduce burden on the applicant household.

Applicants will be matched from the RGI Waitlist and through the Coordinated Access system.

2.4.3 Formula

A maximum Portable Benefit amount will be determined for each household based on the unit size their household is eligible for using local occupancy standards- one bedroom for any two members of the household who are spouses or partners, plus one bedroom for each additional member of the household.

The rent amount paid by the household will be based on their type of income.

Ontario Disability Support Program (ODSP) and Ontario Works (OW) recipients will be responsible for paying the maximum shelter allowance they are eligible for.

Households in receipt of other types of income such as employment income, Old Age Security (OAS), Canada Pension Plan (CPP), will be required to pay 30% of their total household adjust family net income (AFNI) toward housing costs. The Housing Services Act, Ontario Regulation 367/11 provides directives for the calculation of rent, including a definition of the adjusted family net income of a household being determined by adding the net income of each member of the household, excluding individuals who are in full-time attendance at a recognized educational institution.

Households will be encouraged and supported to arrange tenant insurance. Some housing providers and housing support programs require tenant insurance. Tenant insurance can range from \$15 to \$50 per month. The Portable Housing Benefit will cover the cost of not more than \$30 per month for tenant insurance per household.

Households can seek assistance to pay utilities on a case-by-case basis through application to the Portable Housing Benefit program. Prior to receiving assistance with gas or hydro utility expenses, households will first apply for the Ontario Energy Support Program (OESP) and exhaust any other local utility assistance program which might be available (i.e., Housing Stability Bank). The average cost of utilities for 1, 2, and 3, bedroom units, has been calculated using data from the COHB program. Households receiving support with utility expenses will be eligible for no more than the amount noted in the table below and must provide copies of their utility bills.

Table 3: Average Utility Cost by Household Size

	1 bed	2 beds	3 beds	4 beds+	5 beds
Hydro/Gas	\$116	\$173	\$250	\$325	N/A

2023 Rental Market Profile:

Several measures were used to determine the recommended Portable Housing Benefit maximum rates.

The Canada Mortgage and Housing Corporation (CMHC) uses the Annual Market Rent (AMR) as the measure for average rental costs within a specific region. The AMR is determined through a comprehensive process that includes survey data collection, analysis of market trends, adjustment for inflation and public consultation.

The CMHC AMR does not reflect accurately the actual asking rent amounts for vacant units in a community. Challenges have arisen with some portable housing benefits which use AMR in the formula, because household's report that they are unable to secure vacant units at that rate.

Table 4: CMHC AMR London 2022

Unit Type	2022 CMHC Average Market Rent (AMR)
Bachelor/ Studio	\$860
One-Bedroom	\$1,124
Two Bedroom	\$1,394
Three Bedroom	\$1,509
Four Bedroom +	N/A

The City of London Average Asking Rent – Unoccupied (AARU) rates are evaluated annually. These figures represent the average cost to rent a unit which is advertised for rent. The Rental Market Survey was completed by the Municipal Housing Development team and is outlined in Table 5 below.

Other considerations in determining the maximum proposed Portable Housing Benefit rate included feedback from program participants of supplement programs which use AMR. Participants, especially larger households, report extreme challenges finding housing that they can afford even with a rent supplement when AMR is the maximum supplement amount available.

A household’s income, family size, and London AARU will be used to determine the Portable Benefit amount to a maximum benefit amount. Eligible market rental households who remain housed in existing housing will generally have lower rents, than those who seek new accommodations, as reflected by the AMR amounts the table below.

Table 5: Maximum Monthly Portable Housing Benefit Based on AARU, Utilities, Insurance

Unit Type	Average Asking Rent - Unoccupied (AARU)	Utilities	Insurance	Maximum Proposed Monthly Portable Housing Benefit
Bachelor/ Studio	\$1,309	\$116	\$30	\$803
One-Bedroom	\$1,584	\$173	\$30	\$1080
Two Bedroom	\$1,902	\$250	\$30	\$1159
Three Bedroom	\$2,412	\$325	\$30	\$1528
Four Bedroom +	\$2,801	\$325	\$30	\$1839

The Maximum Proposed Monthly Portable Housing Benefit amount in Table 5, represents the following calculation:

$$80\% \text{ AARU} + \text{Utilities} + \text{Insurance} - \text{OW shelter allowance} = \text{Maximum Benefit}$$

The Ontario Works shelter allowance is used to demonstrate the maximum benefit a household could receive. The maximum benefit will be lower for households in receipt of ODSP or other sources of income, because they are able to pay a higher proportion of the rent.

Civic Administration is recommending that the Maximum Monthly Portable Housing Benefit be as outlined in Table 5.

Calculation of the Amount of Portable Housing Benefit:

Calculation for Households in receipt of Ontario Works (OW) or Ontario Disability Support Program (ODSP):

Household's actual monthly shelter expenses (to 80% AARU)

Minus

the household's OW/ODSP shelter allowance

Plus

utility allowance and insurance allowance

Equals

the maximum portable benefit.

Calculation for Household's in receipt of other income:

80% of the AARU for the appropriate household unit size

Minus

30% of individuals net income

Plus

utility allowance and insurance allowance

Equals

the maximum portable benefit.

Formula Example 1:

Single household in receipt of Ontario Works (OW) in bachelor unit

OW shelter allowance: \$390

Maximum Rent Amount: \$1047 (80% of AARU of \$1309)

Tenant Insurance: \$30

Utilities: \$116

$\$1047 - \$390 + \$30 + \$116 = \$803$ maximum benefit per month

Formula Example 2:

Single household in receipt of OW in one-bedroom unit

OW shelter allowance: \$390

Maximum Rent Amount: \$1267 (80% of AARU of \$1584)

Tenant Insurance: \$30

Utilities: \$173

$\$1267 - \$390 + \$30 + \$173 = \$1080$ maximum benefit per month

Formula Example 3:

Two Person household in receipt of OW in one-bedroom unit

OW shelter allowance: \$642

Maximum Rent Amount: \$1267 (80% of AARU of \$1584)

Tenant Insurance: \$30

Utilities: \$173

$\$1267 - \$642 + \$30 + \$173 = \$828$ maximum benefit per month

Formula Example 4:

Single parent household with 1 child in receipt of OW in 2-bedroom unit

OW shelter allowance: \$642

Maximum Rent Amount: \$1521 (80% of AARU of \$1902)

Tenant Insurance: \$30

Utilities: \$250

$\$1521 - \$642 + \$30 + \$250 = \$1159$ maximum benefit per month

Formula Example 5:

Two parent household with 2 children in receipt of OW in 3-bedroom unit

OW shelter allowance: \$756

Maximum Rent Amount: \$1929 (80% of AARU of \$2412)

Tenant Insurance: \$30

Utilities: \$325

$\$1929 - \$756 + \$30 + \$325 = \$1528$ maximum benefit per month

Formula Example 6:

One parent household with 3 children in receipt of OW in 4-bedroom unit

OW shelter allowance: \$756

Maximum Rent Amount: \$2240 (80% of AARU of \$2801)

Tenant Insurance: \$30

Utilities: \$325

$\$2240 - \$756 + \$30 + \$325 = \$1839$ maximum benefit per month

3.0 Financial Impact/Considerations**3.1 Current Funding Sources**

2023/24 Rent Supplement Funding Sources & Amounts						
Program	Housing Allowance Program	Unit- Based Rent Supplements Rent-Geared-to-Income Units			Community Housing Bridge Program	Roadmap to 3000 Portable Benefit
Source	Municipal	HPP (Homelessness Prevention Program)	OCHAP (Ontario Community Housing Assistance Program)	Commercial	OPHI (Ontario Priorities Housing Initiative)	Municipal
Amount	\$1,084,000	\$923,616	\$176,314	\$1,239,301	\$150,000	\$1,440,000
Average Number of Monthly Supplements Distributed to date in 2023	255	202	41	132	29	44
Average Supplement Amount	\$403	\$502	\$544	\$530	\$825	\$680

Canada-Ontario Housing Benefit (COHB) is funded 100% by the province and is not subject to any cost sharing requirements by the City. Rent calculations for the program are established by the province and cannot be altered at the Service Manager level.

The 2023/24 COHB allocation for London-Middlesex is \$2,375,000 with an average supplement amount of \$813 being distributed to between 278-342 households.

Conclusion

In summary, the City of London Rent Supplement System Review presents an opportunity to respond to community feedback and enhance housing support by introducing more portable benefits for the community and streamlining processes. It seeks to address complexities, ensure tailored assistance, and prioritize vulnerable populations. The proposed changes, rooted in community input, aim to provide effective and adaptable housing support to Londoners in need.

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SUBMITTED BY: **Craig Cooper, Director, Housing Stability Services**

RECOMMENDED BY: **Kevin Dickins, Deputy City Manager, Social and Health Development**

Schedule 1: City of London Rent Supplement System Review Final Report

City of London | Rent Supplement System Review

Final Report



February 2023



Land Acknowledgment

The City of London is situated on the traditional lands of the Anishinaabek, Haudenosaunee, Lūnaapéewak, and Attawandaron. We honour and respect the history, languages and culture of the diverse Indigenous people who call this territory home.

We acknowledge all the treaties that are specific to this area: the Two Row Wampum Belt Treaty of the Haudenosaunee Confederacy/Silver Covenant Chain; the Beaver Hunting Grounds of the Haudenosaunee NANFAN Treaty of 1701; the McKee Treaty of 1790, the London Township Treaty of 1796, the Huron Tract Treaty of 1827, with the Anishinaabeg, and the Dish with One Spoon Covenant Wampum of the Anishnaabek and Haudenosaunee.

The three Indigenous Nations that are neighbours to London are the Chippewas of the Thames First Nation; Oneida Nation of the Thames; and the Munsee-Delaware Nation who all continue to live as sovereign Nations with individual and unique languages, cultures, and customs.

The City of London Rent Supplement System Review was undertaken on behalf of the City of London. This report is the result of a collaborative process and would not have been possible without the active involvement of City of London staff, as well as a number of key housing stakeholders. We would like to especially thank the City of London project team consisting of Jessie Ford and Craig Cooper for their continued support and feedback during the process of creating this report.

Project Team

City of London

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Executive Summary

Introduction

The City of London is a growing and dynamic community; however, like many other great cities across Ontario, London has too many individuals and families experiencing housing instability.

One of the tools the City utilizes to assist such individuals and families is the provision of rent supplement services. This Rent Supplement System Review was initiated by Housing Stability Services (HSS). HSS is a Division of the City of London that coordinates housing and homelessness services in partnership with community agencies. The goal of these services is to prevent and end homelessness through various initiatives.

The **main objectives** of this Review are to:

1. Help the City of London to transform the rent supplement system into a more efficient and effective system which serves those Londoners who would benefit most from it.
2. Develop an implementation guide for the City to put the proposed transformed rent supplement system in place.

What is a rent supplement?

A **rent supplement** is a form of rent subsidy typically offered by a government or not-for-profit agency to support the housing costs of a household by bridging the gap between what an individual or a family can afford to pay and the actual cost of housing¹. It can be applied to private, non-profit, and public housing. A rent supplement program may involve a lease or contract with a landlord for access to specific units in a property where rental assistance can be paid directly to the landlord based on a predetermined rent contribution paid by the tenant. Alternatively, a rent supplement system can be established in a way where supplements are paid directly to tenants (or their landlords) and are portable to their housing of choice in the private rental market.

The terms housing benefit, housing allowance, and voucher are also used in different jurisdictions in place of “rent supplements”. Throughout this Review report we will use the term “**housing benefit**” to represent all rent supplement types.

Where We Are Now

London's Current Rent Supplement System

Within the City of London's rent supplement system, there are currently **four (4)** different "rent supplement programs" which offer a range of rent supplement types and follow various structures. The four programs are:

- 1. Rent Supplement Program:** HSS manages rent-geared-to-income (RGI) units in privately owned buildings in the city through agreements with landlords under the Rent Supplement Program. The Rent Supplement Program is unit-based (i.e., not portable.) Tenants are referred to these private units from the Community Housing Waitlist.
- 2. Housing Allowance Program:** The Housing Allowance Program is administered by several community-based organizations. The housing allowance is a portable housing benefit for individuals supported by Housing First/Housing Support programs. The priority of this approach is to move households experiencing homelessness quickly into housing with support to help maintain housing stability.
- 3. Community Housing Bridge Program:** The Community Housing Bridge Program launched in 2020; however, intake has stopped, pending this review. This program offers a portable housing benefit that is available to households that are currently on the RGI/Community Housing Waitlist to help supplement their rental cost (for up to 3 years) until they are offered RGI/Community Housing. The City is making efforts to move CHBP participants onto COHB or some other suitable program, or into RGI over the next year.
- 4. Canada-Ontario Housing Benefit:** The Canada-Ontario Housing Benefit (COHB) is a portable housing benefit program where the benefit is offered to households that are on, or eligible to be on, the RGI/Community Housing Waitlist. Under COHB, the Province of Ontario is responsible for making monthly housing benefit payments directly to clients or landlords.

A number of legacy programs, that will be ending in the near future, are not included in this analysis.

Where We Want to Be

City of London staff and key housing stakeholders discussed desired program elements which informed the recommendations for a future rent supplement system for London. As part of facilitated workshops with key stakeholders, the groups were asked to determine the criteria for the successful design of the future rent supplement system in London.

Success Criteria

Eight (8) success criteria were identified to help the City to evaluate whether it is meeting its objective of transforming the rent supplement system into an efficient and effective system which serves those Londoners who would benefit most from it in the future. These success criteria are:

1. The future rent supplement system in London should be fair and create stability and consistency for the recipient over time.
2. The future rent supplement system should be flexible and adaptable to shifts in the environment.
3. The future rent supplement system should be timely and responsive to the needs of the recipient.
4. The future rent supplement system should offer an experience that is easy for the recipient to navigate.
5. The future rent supplement system should increase choice and self-determination for the recipient, through offering portable housing benefits primarily.
6. The future rent supplement system will be collaborative and coordinated across existing social services and community supports to provide a feeling of continuity for the recipient.
7. The future rent supplement system should be simple.
8. The future rent supplement system should work to reduce the number of households on the City's RGI/Community Housing Waitlist and by-name list.

How We'll Get There

Recommended strategies are identified to support the City of London meet its objective to address the unique needs of the community through the future rent supplement system. Nineteen (19) recommended strategies were developed through facilitated engagement sessions with City staff and key housing stakeholders and an environmental scan of promising and best practices.

Recommended Actions

The recommended actions fall within **seven (7)** areas of focus, including:

- Distribution of Housing Benefits

- Target Recipients
- Housing Benefit Structure
- Access Channels
- Working with Community Agencies and Landlords
- Ongoing Relationship
- Evaluate the Success Over Time

An Implementation Guide with concrete actions the City can undertake to implement the recommendations in this report was also prepared. The Implementation Guide offers a description of the implementing actions, a list of the recommendation(s) which the implementing of the action responds to, an estimate of the timeline for implementation of the action, and finally, Key Performance Indicators (KPIs) that measure whether the recommendations are being met.

Some of the actions included in the Implementation Guide involve collaboration between the City and external partners through a whole of community approach. If these actions are implemented, the result should be a more efficient and effective rent supplement system for the City of London. The success criteria will also be met.

Introduction

The City of London is a growing and dynamic community; however, like many other great cities across Ontario, London has too many individuals and families experiencing housing instability. The City of London wants to remain a city where residents and their families can live, work and thrive.

Housing Stability Services (HSS) is a Division of the City of London that coordinates housing and homelessness services in partnership with community agencies. The goal of these services is to prevent and end homelessness through various initiatives.

This Rent Supplement System Review (hereby referred to as Review) was initiated by HSS with the direction to transform the City of London’s rent supplement system into a more efficient and effective system which serves those Londoners who would benefit most from it.

What is a rent supplement?

A **rent supplement** is a form of rent subsidy typically offered by a government or not-for-profit agency to support the housing costs of a household by bridging the gap between what an individual or a family can afford to pay and the actual cost of housing¹. It can be applied to private, non-profit, and public housing and is designed to keep costs as low as possible so that they are affordable. A rent supplement program may involve a lease or contract with a landlord for access to specific units in a property where rental assistance can be paid directly to the landlord based on a predetermined rent contribution paid by the tenant. Alternatively, a rent supplement system can be established in a way where supplements are paid directly to tenants (or their landlords) and are portable to their housing of choice in the private rental market.

Rent supplement programs are frequently referred to as being a realistic method of providing affordable housing that is more expedient and flexible than developing new housing units². For this reason, rent supplement options are important supportive mechanisms to address the housing affordability objective of communities³.

The terms housing benefit, housing allowance, and voucher are also used in different jurisdictions in place of “rent supplements”. Throughout this Review report we will use the term “**housing benefit**” to represent all rent supplement types.

Need for Affordable Housing in London

The 2019-2024 Housing Stability Action Plan⁴ (HSAP) defines the current environment and future needs of London and area. It identified that neighbourhoods and communities in and around London are experiencing housing instability in different ways, but often related to the

same driving factors. The Housing Stability Action Plan was approved in December of 2019 and priorities for the future were also established⁵. The five-year update of the HSAP will occur in late 2023, with approval by end of 2024.

The following provides an overview of what is impacting housing stability in London as identified in the Housing Stability Action Plan.

London’s population is changing, putting pressure on the housing system.	The London housing market is increasingly attracting people from high-cost communities outside of London.
There is not enough housing where it is needed most.	The average rental market vacancy rate in London is 2.1%. It is even lower (only 1%) for units at or below the average market rent.
Many Londoners are paying too much for housing.	Many households in London are in Core Housing Need, spending more than 30% of their income on shelter costs.
Rental housing is not attainable to Londoners.	Two out of every five renter households in London have incomes below \$36,000. To be affordable, their rent needs to be below \$900 per month. Since 2019, the average market rent for a 1-bedroom unit in London has risen 24% from \$1,100 to \$1,364.
Home ownership is no longer attainable to many.	The current high local housing costs mean that homeownership is no longer an option for most renters. A \$500,000 home is not only hard to find, but the income required to purchase and carry the mortgage make it out of the income range of over 80% of London households based on the data available.
Londoners need support to find and keep housing.	During London’s 2018 enumeration event, individuals and families experiencing homelessness shared the top five supports or resources they need to find and keep housing. These included increased income, availability of affordable housing, someone to help with finding and keeping housing, employment, and rental or financial assistance.
Housing needs have been amplified throughout the COVID-19 pandemic and have become part of the local recovery plans.	The pandemic highlighted the importance of housing stability for all Londoners given that the greatest impact of COVID-19 has been on populations that were already vulnerable, in housing crisis, in lower income employment, or within specific labour sectors. The continued reporting on the HSAP will

	include ongoing local analysis of the housing market as these impacts are able to be better defined and addressed.
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Recognizing that access to adequate, safe and stable housing is not only a basic human right, but essential to fostering a sense of dignity, safety and inclusion in strong and vibrant communities, the HSAP set a new direction for the collective work of the community in London. This five-year plan calls on all services, sectors, governments, and residents to work collaboratively to prioritize and distribute actions that will have the greatest impact on addressing the rapidly changing and complex housing stability needs of individuals and families.

The Housing Stability Action Plan sets a strategic vision of **Housing Stability for All**. Within the vision, there are four strategic areas of focus noted below.

STRATEGIC AREA 1 Respond to the Homelessness Crisis

STRATEGIC AREA 2 Create More Housing Stock
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STRATEGIC AREA 3 Provide Housing Support
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STRATEGIC AREA 4 Transform the Service System

Each strategic area of focus has a goal, a result, strategies, actions, and measures that will guide the work of the community now and in the future. The Rent Supplement System Review will help to meet the goals of the strategic areas of focus identified in the Housing Stability Action Plan.

Objectives of the Review

The main objectives of this Review are to:

1. Help the City of London to transform the rent supplement system into a more efficient and effective system which serves those Londoners who would benefit most from it.

2. Develop an implementation guide for the City to put the proposed transformed rent supplement system in place.

Approach and Methodology

To meet the objectives of the Review discussed above, the Review was undertaken in three phases.

Phase One	Background research phase: This phase involved performing background research including gathering information on the City of London's current rent supplement system and conducting a peer and literature review of the best practices for rent supplements in Canada and internationally.
Phase Two	Consultation phase: City staff from teams including Housing Stability Services, Finance, Municipal Housing Development, Life Stabilization, and others were engaged to understand the successes and challenges associated with the current rent supplement programs. External stakeholders from London-Middlesex and other communities, as well as representatives of different population groups were also engaged in this phase of work to provide feedback to London to evaluate the existing rent supplement programs, and the needs of the community, as well as provide guidance for the future rent supplement system.
Phase Three	Final report and implementation phase: This phase has the goal of developing recommendations for an updated rent supplement system for the City of London, and developing an implementation guide which will assist in delivery of future benefit systems.

Reading this Report

This report is intended to be used as a guide for the City of London to transform its rent supplement system into a more efficient and effective system which serves those Londoners who would benefit most from it.

The report begins by providing an overview of **Where We Are Now**, describing the current rent supplement system in London and how it is addressing the housing needs of Londoners. The **Where We Want to Be** section provides the success criteria for the future rent supplement system, as developed by workshop participants in the consultation phase. Next, **How We'll Get There** provides recommendations for how the future rent supplement system can meet the success criteria. The **Implementation Guide** section should support the City of London to put the future rent supplement system into place.

The **Appendix** of the report contains descriptions of the series of facilitated engagement activities with City of London staff and key housing stakeholders. This includes the list of organizations that the participants represented, and an overview of the engagement activities conducted.

Where We Are Now

The following section provides an overview of the current state in London. This component situates the need for an updated rent supplement system within the current context.

London’s Current Rent Supplement System

In this report, we will refer to the whole system of rent supplement programs administered by the City of London as the “**City of London rent supplement system**”. Within the City of London’s rent supplement system, there are **four** different “**rent supplement programs**” which offer a range of rent supplement types and follow various structures. A number of legacy programs that will be ending in the near future are not included in this analysis.

Below is an overview of the four rent supplement programs in London’s current rent supplement system. The four rent supplement programs within the City of London rent supplement system are:

Rent Supplement Program

- The City of London Housing Stability Services manages rent-g geared-to-income (RGI) units in privately owned buildings in the city through agreements with landlords under the Rent Supplement Program.
- The Rent Supplement Program is unit-based (i.e., not portable.)
- Tenants pay their RGI portion of rent and the City provides the rent supplement portion.
- Tenants are referred to these private units from the Community Housing Waitlist.

Housing Allowance Program

- The Housing Allowance Program is administered by several community-based organizations.
- The housing allowance is a portable housing benefit for individuals supported by Housing First/Housing Support

programs. The priority of this approach is to move households experiencing homelessness quickly into housing with support to help maintain housing stability.

Community Housing Bridge Program

- The Community Housing Bridge Program launched in 2020; however, intake into the program has stopped, pending this review.
- This program offers a portable housing benefit that is available to households that are currently on the RGI/Community Housing Waitlist to help supplement their rental cost (for up to 3 years) until they are offered RGI/Community Housing.
- The benefit is calculated at the same rate as RGI and is paid directly to participants or landlords based on applicant's choice.
- The City is making efforts to move CHBP participants onto COHB or some other suitable program, or into RGI over the next year.

Canada-Ontario Housing Benefit

- The Canada-Ontario Housing Benefit (COHB) is a portable housing benefit program where the benefit is offered to households that are on, or eligible to be on, the RGI/Community Housing Waitlist.
- Under COHB, the Province of Ontario is responsible for making monthly housing benefit payments directly to clients or landlords. The recipient can apply COHB funding to cover the cost of housing within the private rental market.
- Once a household is in receipt of COHB, they must consent to be removed from London's RGI/Community Housing Waitlist.

Where We Want to Be

City of London staff and key housing stakeholders discussed desired program elements which informed the recommendations for a future rent supplement system for London. This section aims to summarize the desirable elements of the future rent supplement system for the City of London based on those discussions.

Success Criteria

As part of facilitated workshops with key stakeholders, the groups were asked to determine the criteria for the successful design of the future rent supplement system in London. These criteria should help the City to evaluate whether it is meeting its objective of transforming the rent supplement system into an efficient and effective system which serves those Londoners who would benefit most from it in the future.

Eight (8) success criteria were identified in these discussions and are presented below.

- 1. The future rent supplement system in London should be fair and create stability and consistency for the recipient over time.**

Participants raised that a housing benefit must create long-term stability of housing for the recipient, and not put them in precarious situations. Unexpected and difficult circumstances of crisis can happen to recipients, suddenly putting the household in a precarious housing situation. Creating stability and consistency for recipients also means that the program should provide supports during these unexpected transition periods so that people do not fall through the cracks.

- 2. The future rent supplement system should be flexible and adaptable to shifts in the environment.**

Flexibility around delivery model, eligibility and prioritization, and housing type was an important priority for the future rent supplement system for London. The size of housing benefit(s) has to be flexible and responsive according to the recipient's situation, taking into account their family size, location, housing market shifts, and other circumstances that may change over time.

- 3. The future rent supplement system should be timely and responsive to the needs of the recipient.**

There was a desire to see the future rent supplement system be nimble and responsive, and not have long waiting periods to receive a housing benefit. It was discussed that many of the circumstances that land recipients in precarious housing situations are sudden and unexpected and require a response that can meet their needs in a timely way. There is an opportunity for the

system to make it easier for the recipient to report changes in circumstances (such as a job loss, move, or death in the family) that can enable it to be more immediately responsive.

4. The future rent supplement system should offer an experience that is easy for the recipient to navigate.

A rent supplement system that is easy for recipients to navigate must take into account that people have different educational backgrounds, language competencies, and needs when it comes to access. There was a shared desire to have the system be low-barrier and provide additional navigational support for those who need it. This means that it needs to be inclusively accessible and integrate diverse platforms for access. People may face language, literacy, physical and mental challenges and the program should translate across these potential barriers. There should be a feeling of ease and clarity with the application process, and not intimidate potential applicants by being labour and time-intensive.

5. The future rent supplement system should increase choice and self-determination for the recipient, through offering portable housing benefits primarily.

An important characteristic of portable housing benefits is that they enable the recipient to choose where they live, which empowers them to self-determine the living situations that best suit their needs. The participants raised that housing benefits that are unit-based offer limited choice in terms of their locality, and force tenants to move to locations where these community housing or supportive housing units are available if they want to access a housing benefit. When a housing benefit is designed to be attached to the individual rather than the unit, the recipient is empowered to choose the housing type that is best for them, rather than being limited or constrained. Trusting recipients to make their own decisions about how to spend the money and use it for what they need also enhances a sense of dignity and personal growth for the recipient. Offering primarily portable housing benefits also creates the opportunity for the City to leverage the existing private rental market as a source for affordable housing rather than relying on the limited community housing stock.

6. The future rent supplement system will be collaborative and coordinated across existing social services and community supports to provide a feeling of continuity for the recipient.

Workshop participants agreed that the future rent supplement system must be designed holistically with all stakeholders involved so that it is well-integrated with the services and supports that all recipients need. This requires collaboration not just between government and community service providers, but also between departments at the City of London and other levels of governments. Recipients may also need to access other services, like counselling, medical support or childcare services to successfully maintain stability in their lives. Ideally, the user experience of interacting with the rent supplement system should be designed to feel seamless and integrated to the recipient, even if the system infrastructure may be complex and require cross-collaboration between agencies, housing providers and government behind the scenes. For example, potential recipients should not have to contact or access multiple agencies to acquire and maintain a housing benefit.

7. The future rent supplement system should be simple.

The rent supplement system in London is complex. The participants agreed that the system should be designed to be as barrier-free as possible from the perspective of the recipients and not require applicants to “jump through hoops”. Wherever possible, the process of service delivery should be simplified for both staff and recipients. For example, the collection of data from recipients should be streamlined and simplified to only include the collection of the most important information. Over-complication of data collection processes can result in information going unused due to its complexity and can feel intrusive to applicants. In addition, recipient data should be stored in one location which can be accessed by several applicable teams in the City.

8. The future rent supplement system should work to reduce the number of households on the City’s RGI/Community Housing Waitlist and by-name list.

Finally, success for the group involves infusing the mindset of prevention into the design of the future rent supplement system and ensuring that it leads to an outcome of reducing the number of households facing housing affordability issues. The future rent supplement system should be anticipatory of households’ needs. For example, seniors and other household types who have low incomes but do not meet criteria for urgent status on the RGI/Community Housing waitlist often wait long periods of time to gain access to community housing units, and sometimes do not ever receive access. Participants reiterated that designing flexibility into the system will help set potential recipients up for success in meeting their situation-based needs and preventing evictions and homelessness.

How We'll Get There

This section presents the recommended strategies which should support the City of London to address the unique needs of the community through the future rent supplement system. The recommendations in this section were developed through facilitated engagement sessions with City staff and key housing stakeholders. These sessions involved validating key housing gaps, developing success criteria, and developing ideas for solutions for the future. The recommendations are also based on one-on-one conversations with other communities and an environmental scan of promising and best practices.

Recommended Actions

The following recommended actions will help guide the City of London in the updated rent supplement system.

Distribution of Housing Benefits

Two primary techniques for distributing housing benefits in London are being explored which are: “portable housing benefits” and “unit-based housing benefits”.

Recommendations
1) Most housing benefits in London should be distributed as portable housing benefits rather than unit-based housing benefits. Although portable benefits may be most appropriate for households, there is still a need for a smaller number of unit-based housing benefits in London.
2) If portable housing benefits are being provided, there should be the option for the housing benefit to be paid from the provider directly to the landlord, rather than to the household.

Target Recipients

The target recipients are the individuals and households who the City hopes to serve through the rent supplement system. These groups were identified as being in greatest need of a housing subsidy.

The key aim of the City of London's rent supplement system is to make suitable housing affordable for low-income households.

Recommendations

- 3) Target recipients are low-income households. Prioritization of applicants should follow the populations determined by the community and endorsed by Council.

Housing Benefit Structure

The benefit structure describes how the amount of the benefit might be determined, the timeframe of the benefit, and the affordability threshold reached. These are important questions in determining whether the benefit can reach a positive housing outcome for the recipient and whether it can be a feasible and viable approach to addressing housing affordability issues.

Recommendations

- 4) The size and amount of a housing benefit should be flexible to meet individual needs, based on several factors including housing costs in the specific geographic context, costs of daily living in the geographic context, household size, and maximum household income limits.
- 5) A housing benefit based on local market rental rates (not CMHC Average Market Rent statistics) and individual needs would be most effective to help clients as their needs and the housing market shift over time. The amount of housing benefit that recipients are eligible for should adapt to local market rental rates to ensure full portability. This approach may be most suitable to addressing a household's unique housing needs.
- 6) The City should ensure that calculation methods are not overly complex to alleviate burdensome processes on staff, and confusion for recipients.

7) One housing benefit calculation methodology should be identified and implemented across all programs provided by the City of London. Although the City must follow the Province of Ontario's guidelines for calculating the housing benefit provided through COHB, it has the capability to modify its other programs so that the total housing benefit that households can access truly meets their affordability needs based on current market rents in London. Other programs offered by the City should fill the rent gap for households so they can afford market rental housing with prices higher than the average market rent as reported by CMHC (within limits.)

8) It is recommended that the housing benefits offered through different programs by the City of London be stackable, in that the receipt of some housing benefit does not limit or reduce their eligibility to receive another housing benefit is necessary.

Access Channels

The access channels are the ways in which recipients find out about and access housing benefits through the rent supplement system. This includes any touch-points an individual may have with marketing materials, communications channels, and other recipient-facing administration or information.

These are the elements of the rent supplement system that are situated within view of the recipient and contribute to the overall experience of the recipient as they journey through the rent supplement system.

Recommendations

9) Potential recipients should be made aware of the housing benefits available through diverse and wide-reaching channels. The City of London website should be updated on a regular basis to include accurate information related to the housing benefits available. Information can also be circulated to community agencies and non-profit organizations to refer their clients.

10) Access points must be non-stigmatizing and must not involve an onerous process. Elements of accessing a housing benefit can be automated; however alternate points of entry must be available to ensure all recipients can access a housing benefit successfully and in a way that is familiar and comfortable for them. Individuals should be provided with multiple access points, based on their current context and known channels. These include community agencies, non-profit housing providers, shelters, etc. Additional work could be conducted in convening and engaging external stakeholders and potential partners to determine the most optimal approaches for collaborating to provide access to housing benefits for their clients.

11) Currently some housing providers in London have their own waitlist which is not recommended for the future rent supplement system. All housing benefits provided by the City of London should be accessed through one source only (i.e., no side-doors.)

12) Only one application form should need to be completed by potential recipients to be considered for receiving a housing benefit from any of the programs offered by the City of London. The housing benefit application must be easy and simple to navigate. The process must be transparent, giving applicants a sound understanding of the process and the eligibility criteria. All materials should be in plain language, presented in a non-stigmatizing manner. Ideally, usability testing can be done with London residents who might seek to access a housing benefit and community partners who may assist individuals through the application process.

13) All access points to the rent supplement system at the City should be staffed by individuals who can be knowledgeable stewards of system navigation.

Working with Community Agencies and Landlords

Strategic involvement of local community agencies in the activities related to the administration of housing benefits is a priority in London. Coordination between City departments as well as community agencies can ensure accessibility and consistency for the recipient. It can also facilitate building a holistic social housing system that facilitates access to necessary support services through community and inter-governmental collaboration as needed.

Landlords in the private market play an important role in a rent supplement system which offers portable housing benefits such as that in London. Ensuring landlords are informed and aligned with the goals of the rent supplement system is imperative to the success of the system.

Recommendations

14) Using a whole of community approach, the City should work with community agencies and landlords by providing them with good information and training so frontline professionals can be well-versed in the details of each of the housing benefits available.

15) Information packages should be provided to community agencies, other non-profit groups, and landlords related to the housing benefit programs. Participants mentioned that they would like to be informed more regularly of the programs with funding still available.

16) If recipients require assistance to live independently the City should be aware of this at intake. The housing system which includes the City should play an active role in connecting these recipients with the appropriate wrap around support services.

Ongoing Relationship

This element describes the continuing relationship (if any) between the recipient and the provider.

Recommendations

- 17) The City should continue to customize the nature of the ongoing relationship between the housing benefit provider and the recipient based on the individual's current and shifting circumstances and needs. Continuing to refer recipients to a case manager or housing worker from a local agency, as needed, who would conduct much of the ongoing relationship building at the point of intake was suggested.
- 18) A whole of community approach is needed to develop an enhanced approach to support recipients of housing benefits with annual benefit eligibility processes and with filling their taxes, if necessary.

Evaluate the Success Over Time

This element relates to the need to establish a monitoring, evaluating, and reporting system for the rent supplement system to ensure that relevant progress and performance information is collected, processed and analyzed on a regular basis to allow for real-time evidence-based decision-making.

Recommendations

- 19) The City should consider developing a system to evaluate the success of the rent supplement system over time. A monitoring system which evaluates the rent supplement system should include: collecting and providing data and implementing changes as a result of an evaluation. The evaluation should seek to measure the system's success against some Key Performance Indicators. Key Performance Indicators should be established by the City in the future to measure the success of the rent supplement system.

Implementation Guide

The implementation actions in the table below are concrete actions the City can undertake to implement the recommendations in this report. Some of these implementing actions involve collaboration with external partners as well. If these actions are implemented, the result should be a more efficient and effective rent supplement system for the City of London.

In the table below, the implementing actions are introduced. The recommendation(s) which would be affected by implementing the action are also identified. An estimate of the timeline for implementation is associated with each implementing action in the table below. If another action is required to precede an action for it to be implemented, this is also identified. Finally, Key Performance Indicators (KPIs) that measure whether the recommendations are being met are suggested to the City in this table.

Recommended timelines for implementation have been identified for each of the actions. The timelines are as follows.

- Short term – These actions should be implemented in the next six months to one year, i.e., 2023 – 2024.
- Medium term – These actions should be implemented in the next year to five years, i.e., 2024 – 2028.
- Ongoing – These actions should be implemented on an ongoing basis
- Immediately – These actions are priorities and/or the implementation of other actions are dependent on them and should be implemented as soon as possible.

Action	Recommendations Addressed through Implementing this Action	Timeline	Key Performance Indicator(s)
<p>A. Set an annual goal to transition the distribution of housing benefits away from unit-based housing benefits to provide a higher proportion of portable housing benefits.</p> <p>An annual goal should be established for increasing the proportion of portable housing benefits compared with unit-based housing benefits being provided. For example, if the current ratio is 60% of funds being spent on portable housing benefits, a goal should be set for this proportion to be increased by a predetermined percentage per year to achieve 85%, for example, of funding being used to provide portable housing benefits. The City should track and publish the proportion of portable housing benefits to unit-based housing benefits.</p>	1, 4, 5, 7, 8	<p>Immediately</p> <p>Ongoing (as part of reporting on the HSAP)</p>	<ul style="list-style-type: none"> Actual proportion of portable and unit-based housing benefits (annual) Target proportion of portable and unit-based housing benefits (annual)
<p>B. Track the cost to the City to provide portable housing benefits and unit-based housing benefits administered by Housing Stability Services</p> <p>To support the transition of the distribution of housing benefits away from unit-based housing benefits towards providing a higher proportion of portable housing benefits, the City should formally track and publish the average cost to the City per year per unit to provide these.</p> <p>Tracking the cost differential between delivering these two types of benefits will provide the City with the financial rationale to support the transition towards portable benefits. This will also allow the City to better monitor trends in the market and identify environmental changes which could be shifting the value of unit-based or portable housing benefits. The City should adjust the distribution between unit-based and portable housing benefits based on these findings.</p>	1, 4, 5, 19	<p>Immediately</p> <p>Ongoing (as part of reporting on the HSAP)</p>	<ul style="list-style-type: none"> Average cost per unit of a portable housing benefit (annual) Average cost per unit of a unit-based housing benefit (annual) Average COHB benefit amount (annual) Compare each KPI to average market rent

<p>C. Modify the intake process to assess whether the recipient of a housing benefit would benefit from it being paid directly to their landlord (rather than directly to the client).</p> <p>The intake and annual assessment processes should be updated to include an assessment of whether the recipient of a housing benefit would benefit from the housing benefit being paid directly to the landlord. The City should also track the difference in success rate of maintaining housing stability when the housing benefit is provided to the landlord versus the individual. There may be circumstances where one method of distribution is more appropriate than another.</p>	2, 12	Short term Ongoing	<ul style="list-style-type: none"> • Proportion of housing benefits paid directly to landlords versus recipients • Success rate of recipients with/without direct payment of housing benefit to tenant based on their housing stability
<p>D. Track and report how housing benefit funds are distributed across the Council approved target population groups.</p> <p>A tracking and reporting of the amount of funds spent by the City to provide housing benefits to each of the Council approved target populations should be reported transparently as part of reporting on the HSAP. The objective is to clearly identify the priority groups that are being served and demonstrate how the housing benefits system is contributing to addressing the housing needs of these target populations.</p> <p>The priority populations should be reviewed internally and with external stakeholders, then confirmed by Council periodically (at a minimum every five years) when the HSAP is reviewed and updated.</p>	3, 19	Short term Ongoing (as part of reporting on the HSAP)	<ul style="list-style-type: none"> • Number of households receiving housing benefits annually by population segment • Total people housed through the system. • Actual expenditures by the City by target population segment • Target maximum and/or minimum amount of funding by population segment
<p>E. Establish maximum housing benefit amounts for City of London programs that ensure that the benefit amount is sufficient in all parts of London.</p> <p>Utilize the purpose built average market rent (AMR) by survey zone, the secondary market rents, and the city-wide AMR by number of bedrooms published by CMHC to establish a maximum housing benefit amount that</p>	4, 5, 6	Short term	<ul style="list-style-type: none"> • Housing benefit maximum per CMHC survey zone • Compare housing benefits vs. AMR or MMR from CMHC

<p>ensures that the benefit is sufficient in all parts of London. The maximum amount would be expressed as a multiplier of London’s city-wide AMR and is expected to be in the range of 110% to 125% of AMR. The maximum housing benefit could be based on median market rent (MMR) if it is more applicable or easier to use.</p> <p>The timeline includes creating a methodology and internal process to understand the publicly available rental data from CMHC to determine the maximum housing benefit amounts.</p>			
<p>F. Create a process for approving top-up housing benefit amounts for households approved for other housing supplement programs that do not achieve the maximum portable housing benefit amounts allowed by the City of London.</p> <p>As part of creating a simple, single methodology for calculating the amount of housing benefit, the City should create a process for approving top-up housing benefit amounts for households approved for or receiving another source of housing benefit, such as COHB. The COHB benefit is calculated to 80% of the average market rent by number of bedrooms, which suggests that for many recipients they will have trouble finding a unit that is affordable as the unit must be renting at below the average rent amount.</p> <p>Allowing applicants to stack benefits (receive a housing benefit from multiple sources) should be a low cost way of increasing the likelihood of these households retaining their housing. The intent is that London would provide a top-up amount between what the other program provides and the amount that they would receive if they were receiving the entire benefit directly from the City of London.</p> <p>Ensure that this process is generic enough that should there be new housing benefit programs in the future that they would also be stackable.</p> <p>Ensure that the top-up will not negatively impact the client's income assessment for other social services programs.</p>	7, 8	Short term	
<p>G. Work with the Province of Ontario to improve reporting to the City of London to identify which households are approved for COHB.</p>	8	Medium term	

<p>Work with the Province to improve communication when a household is approved for COHB. Continue to offer bridging funds to households who are entering the COHB program during the time between when they are accepted into COHB and when they receive their first housing benefit payment.</p>			
<p>H. Establish a system for updating the Homeless Prevention and Housing webpage on the City of London’s website with accurate and up-to-date information on an ongoing basis.</p> <p>The contents of the Homeless Prevention and Housing section of the City of London’s website should be modified to be more user friendly and to be easier for users to find information while maintaining communication protocol requirements like AODA. The current website is entirely text-based, which is good for making the content available for those with visual disabilities but is challenging to navigate overall. The modification of the contents should be in a way that the webpage better meets the needs of the following groups:</p> <ul style="list-style-type: none"> • The general public who might be interested in policies and procedures, and data and information about housing in London • External stakeholders who might be involved with the housing benefit system • Households facing affordability issues and who could benefit from the housing programs offered by the City <p>The website should be updated to include the following new elements:</p> <ul style="list-style-type: none"> • An interactive way for users to find the information they are looking for. The options on the main Homeless Prevention and Housing webpage should help visitors answer the following questions: <ul style="list-style-type: none"> ○ I am looking for information on how the City is addressing the homelessness issue in London, what programs exist currently and how are they performing? ○ I am a housing provider and want to work with the City through the housing benefit system, how do I connect with the right people and which programs still have funding available? 	<p>6, 7, 8, 9, 10, 12</p>	<p>Immediately</p> <p>Ongoing</p>	

<ul style="list-style-type: none"> ○ I am in need of more affordable housing, what options do I have in London? • A prominent “call to action” (CTA) button for each program, that connects a site visitor to the right information and application forms to apply for the various housing benefit programs the City offers. The site currently does not easily connect visitors to ways to apply for the housing benefit programs. As an example, the COHB page does not provide a link to an application form or tell the visitor how to apply for COHB currently. • In addition to accepting hard copy and scanned applications, the community housing application could be implemented through a series of webpages that the applicant fills out online, and then the information is filled into the application form for them to print out. Or going a step further, the application process could also support online applications with scans of the necessary documents, much like how many health benefit claim submissions work. A web development consultant could be hired to support the City in performing the design process and developing updated web pages that are accessible from both a smartphone or computer. <p>This would be a medium term project that would involve prioritizing this work with the City’s ITS department.</p>			
<p>I. Create a process map of the housing benefit system for London City staff.</p> <p>Process mapping is a common practice for identifying task owners, key information, and detailing expected timelines of a business process. Process maps are particularly helpful in communicating processes among stakeholders and revealing areas for improvement.</p> <p>Create a process map for City staff to ensure that they are aware of how individuals journey through the rent supplement system and where teams from the City have points of interaction between clients and each other. This process map would include information to detail the following touch-points throughout the journey: who and what is involved in a recipient applying for a</p>	<p>13</p> <p>Improving the overall understanding and understandability of the system will help facilitate most of the other actions.</p>	<p>Medium term</p> <p>Ongoing (annual review)</p>	

<p>benefit, who and what is involved in monitoring the benefits, who and what is involved in transitioning recipients between types of benefits, and who and what is involved in terminating a benefit. The process map can also identify where data is managed, and how data is shared between teams.</p> <p>A staff member or external consultant could be tasked/hired to lead this work.</p>			
<p>J. Create a plan for how organizations with a separate waitlist will be integrated with the rental supplement system</p> <p>Identify organizations that have their own waitlist and create a plan for how each of these organizations can be integrated with the City’s Coordinated Access and the Housing Access Centre processes.</p> <p>The plan can range from a timeline for discontinuing the separate waitlist and only using the City-managed waitlist, to documentation of how and when individuals are selected between the separate waitlists.</p>	9, 11	Immediately	
<p>K. Continue to provide community engagement, education, and training with Council, community agencies, and landlords</p> <p>As follow-up to the actions to create a process map for staff and update the Homeless Prevention and Housing section of the City’s website, continue to deliver on Strategic Initiative 4.3 through education and communication with community agencies and landlords on the updated housing benefit system, and how these organizations contribute to London’s housing benefit system.</p> <p>London has been conducting education and outreach with Council and the community; it may be useful for the City to survey these organizations to assess the effectiveness of the past outreach and identify opportunities to improving future education and outreach activities.</p>	1, 2, 8, 14, 15, 18	Medium term Preceded by Actions H and I	<ul style="list-style-type: none"> • Satisfaction surveys of external agencies to gather information on their experience with the City’s housing benefit system.
<p>L. Modify the website to better direct visitors to what types of non-housing supports an applicant may access</p>	9, 16	Immediately	

<p>Modify the Homeless Prevention and Housing webpage of the City's website to more easily direct visitors to the Community Resource Guide.</p> <p>Recognizing that if a household has a low enough income to qualify for housing benefit, the household will frequently be experiencing other challenges associated with low income such as with affording childcare, healthy food choices, access to medical/pharmaceutical/vision care, and may benefit from opportunities to access financial literacy information. These households would benefit from additional support services listed in the Community Resource Guide.</p> <p>If housing benefit applicants are not already directed to the Community Resource Guide, staff could make applicants aware of the Guide when an application is received (whether it is approved or not) and when they begin receiving a housing benefit.</p>			
<p>M. Explore expanding the ongoing supports provided to housing benefit recipients to include ongoing contact by a case manager or housing worker either from the City or a community agency.</p> <p>Create a business case for expanding the ongoing supports provided to housing benefit recipients to include ongoing contact by a case manager or housing worker to help with accessing additional programs or supports. Should the business case suggest that sufficiently improved outcomes would be achieved through these operational budget investments that a report to Council be prepared to request the additional budget and staffing.</p>	17	Medium Term	
<p>N. Support recipients of housing benefits with the housing benefit renewal and with their taxes.</p> <p>Create a business case(s) for helping recipients of housing benefits file their taxes and renew their housing benefits that explores options on how the City can partner with other organizations to achieve these outcomes. After the initial business case is developed, there may be a low amount of effort or cost to the City to achieve these outcomes if another organization provides the</p>	18	Short Term	<ul style="list-style-type: none"> • Reason for exiting the housing benefit program (to track effectiveness, ease of use, continuity between programs). • Analysis of the positive and negative

<p>services; the City involvement may only be education of the recipients about the services being available.</p> <p>3-6 months to create the business case, in collaboration with community partners, to assess the feasibility of a variety of ways to provide support with tax filling and renewal of housing benefits.</p>			<p>trends being recorded.</p>
<p>O. Revise the community housing application form so there is only one form when applying for community housing.</p> <p>Currently there are separate forms for each of the special priority categories. These forms could be incorporated as a section in the “Application for Rent Geared-to-Income Housing” form, simplifying the application process.</p> <p>Reducing the number of forms to print and fill out simplifies the process for both the applicant and staff.</p> <p>Clarifying in the “Application for Rent Geared-to-Income Housing” form that the special priority categories requires information from an outside professional may help individuals successfully navigate the process by the individual proactively engaging with the right support organization(s).</p> <p>Explore ways to incorporate the Community Housing Application form with the application for rent supplement. This will support a more fulsome assessment of the household’s needs and help determine which service (e.g., rent supplement, RGI/Community Housing, or housing with supports) best meets their needs).</p>	<p>3, 4, 5, 6, 7, 8, 12</p>		

Appendix

Engagement Activities

This section outlines the engagement methodology used during the City of London Rent Supplement System Review. The engagement participant groups and an overview of the engagement events and approach are described here.

Engagement Participants

The following categories of stakeholders were engaged and consulted with over the course of the study.

City of London Staff Members

Throughout the course of the Review, City of London staff members were engaged on several occasions. These staff members included representatives from many teams at the City including:

- Housing Stability Services:
 - Housing Access Centre
 - Coordinated Access
- Finance
- Communications
- Municipal Housing Development
- Child Care & Early Years
- Life Stabilization
- IHS – Project Management

Community Agencies and Other External Stakeholders

In phase 2 of the Review, external stakeholders were engaged. These external stakeholders represented several community agencies and other communities in Ontario including:

- ACORN
- Alice Saddy
- Arnsby
- Middlesex County
- Mission Services
- Namarind Friendship Centre

- Atlohsa Family Healing Services
- Boardwalk Rental Communities
- Canadian Mental Health Association
- Capreit Limited
- Cheshire Homes
- City of Toronto

- City of Windsor
- CLV Group & Inter Rent Riet
- CMHA – WOTCH
- Community Living London
- Cross Cultural Learner Centre
- Developmental Services Ontario
- Indwell

- London Abused Women’s Centre
- Lifespin

- London Affordable Housing
- London Cares
- London Coordinating Committee to End Abuse (Anova)
- London Homeless Coalition

- London Intercommunity Health

- London Middlesex Community Housing

- Native Inter-Tribal Housing Co-op
- Neighbourhood Legal Services
- ODSP-MCCSS

- Old Oak Properties
- OMSSA
- Park Property

- Quad County Support Services
- RHAC
- Rotholme – Mission Services
- Rotholme – Family Shelter
- Salvation Army Centre of Hope
- Sils Landing Rent Supplement
- St. Leonard’s Community Services London and Region
- Street Level Women at Risk
- SOAHAC

- Starlight Investments
- Sterling Karamar
- Unity Project

- Veterans Experiencing Homelessness Advisory Committee (VEHAC)
- WLK

- Youth Opportunities Unlimited

Note: Agencies were invited to engage people with lived experience, however, participation and response to this invitation was limited.

Engagement Approach

The methodology and engagement approach for this Review included six (6) key engagement events where engagement participants provided their input, experience, and expertise to help the City of London.

The following Engagement Event Glossary identifies the name for which each event conducted throughout this Review and the purpose of each event is also described.

Phase	#	Engagement Event
Phase One	1	Project Start-up Meetings <ul style="list-style-type: none"> • Introduce the project • Achieve alignment between City of London and project team on the scope of work
	2	Monthly Progress Meetings
	3	City Staff Workshop #1 <ul style="list-style-type: none"> • Meet City of London staff members to understand current successes, barriers, opportunities for the rent supplement system
Phase Two	4	Interviews with Other Communities and Representatives of Different Population Groups <ul style="list-style-type: none"> • Discuss what a successful rent supplement system in London could look like in the future • Fill any information gaps through interviews with key informants or subject matter experts • Discuss rent supplement system best practices within the sector
	5	City Staff Workshop #2 <ul style="list-style-type: none"> • Meet City of London staff members to present key findings and receive feedback on the Background Report • Provide guidance for the future rent supplement system
	6	Key External Housing Stakeholder Workshop #1 <ul style="list-style-type: none"> • Introduce the project to key housing stakeholders • Present findings on housing need in London and the need for an updated rent supplement system • Discuss current successes, barriers, opportunities for the rent supplement system • Discuss what a successful rent supplement system in London could look like in the future

