



RESEARCH REPORT:

ONTARIO HOUSING BENEFIT:
A PROPOSAL FOR LOW-INCOME ONTARIANS

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ICES Research Shop

About the Guelph & Wellington Task Force for Poverty Elimination

The Guelph & Wellington Task Force for Poverty Elimination is a community initiative composed of concerned and affected residents, organizations, business, and all levels of government, the research community and others. The Poverty Task Force (PTF) works together to coordinate, support, and inspire sustainable change and collective action aimed at eliminating poverty in Guelph & Wellington.

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About The Research Shop

The Institute for Community Engaged Scholarship (ICES) fosters collaborative and mutually beneficial community-university research partnerships. ICES draws on strong traditions of community engagement and socially responsive research within the College of Social and Applied Human Sciences (CSAHS) at the University of Guelph. The Research Shop serves as a portal between community and university research needs. Faculty and students work with community organizations and individuals to identify and address social problems, and develop policies for positive change. Currently, the Research Shop focuses on working with collaborations in Guelph and Wellington by developing community-based research, placing students for service learning, and knowledge mobilization.

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Table of Contents

- Background ...Page 5
- Findings ...Page 6
 - What is the Housing Benefit? ...Page 6
 - Eligibility ...Page 6
 - The Ontario Housing Benefit for social assistance recipients ...Page 6
 - The Ontario Housing Benefit for working families and individuals ...Page 7
 - The Ontario Housing Benefit vs. Rent Supplement programs ...Page 8
 - Delivery and cost of the Housing Benefit ...Page 9
 - How could a Housing Benefit help reduce poverty in Ontario ...Page 9
 - What impact has a Housing Benefit had in other provinces? ...Page 10
 - Housing affordability ...Page 10
 - Participation rates ...Page 12
 - Impact on rent inflation and housing consumption ...Page 13
 - Who has demonstrated support for the housing benefit in Ontario ...Page 14
- Conclusions ...Page 14
- References ...Page 17

Background

In Ontario, 1 in 5 tenants spent more than 50% of their income on shelter expensesⁱ limiting the amount of money households are able to spend on other essential needs such as food, transportation, clothing and other necessities and increasing the chances that people will become homeless. Some argue the private housing market is unable to provide adequate housing for low-income tenants in urban settings simply because it would not be profitable for their businesses to do soⁱⁱ. Therefore, the introduction of an Ontario Housing Benefit has been proposed to help alleviate the burden that low-income individuals face when paying for rent costs. The proposed Ontario Housing Benefit would be a monthly cash payment designed to help low income tenants cover their housing expenses. This cash payment would be determined based both on income and the cost of rent up to a maximum value. It is expected that the introduction of this benefit would not only be beneficial to welfare recipients, but also to the working poor who are usually not eligible for other types of assistance. In addition, it is intended to make assistance available to those wanting to transition from social assistance to paid employment. Furthermore, it is hoped that a Housing Benefit for Ontario would reduce food bank dependency. This literature review outlines what is being proposed in Ontario in relation to the establishment of a Housing Benefit, how this would be intended to help reduce overall poverty in the province, and what is known about the implementation of housing benefits in other jurisdictions.

Main Problem and Purpose of the Study

An Ontario Housing Benefit has been identified as one way to help reduce poverty by several individual organizations. The Guelph & Wellington Task Force for Poverty Elimination is interested in learning more about the housing benefit in order to make an informed decision about whether this is a strategic policy direction worth supporting.

Research Questions

- What is a housing benefit?
- How could a housing benefit help reduce poverty in Ontario?
- What impact has a housing benefit had in other provinces?
- Who has demonstrated support of the housing benefit in Ontario (organizations, political parties, etc.)?

Key Sources of Information Reviewed

- Online search
- The Daily Bread Food Bank website (<http://www.dailybread.ca/learning-centre/housing-benefit/>)
- A Housing Benefit for Ontario. One Housing Solution for a Poverty Reduction Strategy (<http://www.onpha.on.ca/AM/AMTemplate.cfm?Section=Home&CONTENTID=3882&TEMPLATE=/CM/ContentDisplay.cfm>)

- A Housing Benefit for Ontario. A Program to reduce poverty and to make work pay (<http://www.dailybread.ca/wp-content/uploads/2011/09/Housing-Benefit-ON-Sept11.pdf>)
- Ontario Campaign 2000 (<http://www.campaign2000.ca/Ontario/housingbenefit.html>)
- stableandaffordable.com – Home of the Housing Network of Ontario (<http://stableandaffordable.com/>)

Findings

1. What is a housing benefit?

The Ontario Housing Benefit is a monthly cash payment specifically designed to help low income tenants cover their housing expenses. The notion of a housing benefit stems from the beliefs that subsidies should be made available to all those who need it; that providing low-income individuals with the ability to choose where they want to live would increase their self-reliance and self-respect; and that the concentration of low-income families in particular buildings and neighbourhoods does not contribute to the creation of healthier social dynamicsⁱⁱⁱ. Based on these premises, the primary goals of introducing a housing benefit have been identified as increasing housing affordability, or helping individuals to spend less than 30% of their gross income on rent^{iv}; to reduce the demand for social housing^v; and to increase housing consumption, while also decreasing crowding, and increasing the quality of the rental units and the neighbourhoods that low-income individuals inhabit^{vi}. To achieve these goals the housing benefit calculation for each beneficiary would be determined based both on their individual or family income^{vii} and the cost of their rent^{viii}.

Eligibility

Tenants who are receiving social assistance, as well as low income working families and individuals would be eligible to receive the housing benefit^x. Homeowners, however, would not be considered eligible since this benefit is intended to assist primarily renters. Furthermore, renters who live in rent-geared-to-income housing or in social housing would also be excluded unless they are paying market rent. Others who would not be considered eligible are low-income seniors, because they are entitled to a property tax credit, as well as full-time post-secondary students, because students' low income status is considered to be temporary and they are eligible for other benefits such as student grants and loans^x.

The Ontario Housing Benefit for social assistance recipients

Under the current system, people who receive Ontario Works (OW) and Ontario Disability Support Program (ODSP) are entitled to a maximum shelter allowance based on the number of people who live in the household. OW shelter allowances in 2011 ranged from \$372 for a single individual to \$769 for a family of 6 or more, whereas ODSP shelter allowances ranged between \$474 for a single individual to \$980 for a family of 6 or more in the same year^{xi}. A tenant who is receiving social assistance and who is paying more on rent than the shelter allowance provided by OW and ODSP would receive 75% of the difference between their allowance and their actual rent cost. If the actual rent paid is greater than the median rent for a household their size (this is the program's maximum rent) they would receive 75% of

the gap between this maximum rent value and the allowance provided by OW and ODSP^{xii}. *Example 1* provides an illustration of this calculation.

Example 1

A lone parent with two children who is paying **\$800** a month in rent and who is receiving OW would have a shelter allowance of **\$634**^{xiii} a month and a total monthly income of **\$1,702**^{xiv}.

- The difference, or the gap, between the actual rent and the OW shelter allowance (**\$800 - \$634**) would be **\$166**.
- The **Ontario Housing Benefit** would be 75% of this gap (**\$166*75%**). In this case this family would receive **\$124.50** as their benefit.
- This family would be responsible to pay the other 25% of the gap, which in this case would be **\$41.50**. A smaller amount than the original gap between the actual rent and the OW shelter allowance.
- If this lone parent was paying a rent higher than the maximum, or the median rent for a family their same size, then the gap would be the difference between this maximum and the OW shelter allowance.

It has been proposed that the housing benefit be continued once the individual is off social assistance and the amount would continue to be the same unless there is a substantial decrease in the cost of housing or a significant increase in income. This would have the purpose of encouraging social assistance recipients to find paid work without the threat of losing the benefit as soon as they move off OW or ODSP^{xv}.

The Ontario Housing Benefit for working families and individuals

Working families would be eligible to receive the housing benefit if their rent exceeds 30% of their total household income. Similarly, working individuals living alone would be eligible to receive the benefit if they are paying more than 40% of their incomes in rent^{xvi}. Working individuals are expected to contribute a greater amount of their incomes to rent because it is assumed that they would have fewer responsibilities than larger families^{xvii}. In these cases, the housing benefit would cover 75% of the difference between working families' actual rent and 30% of their income, and working individual's actual rent and 40% of their income. If the actual rent paid by a family or an individual is greater than the program's maximum rent (the median rent for a family the same size) they would receive 75% of the gap between the maximum rent value and 30% of families' income, or 40% of individual's income^{xviii}, depending on the case. *Example 2* shows an illustration of the housing benefit for low income workers.

Example 2

A lone parent who has two children and who has a monthly income of **\$2,211** pays a monthly rent of **\$900**. 30% of this family's incomes would be **\$633.3**.

- The difference, or the gap, between the actual rent and 30% of their income (**\$900 - \$633.3**) would be **\$266.7**.
- The **Ontario Housing Benefit** would be 75% of this gap (**\$266.7*75%**). In this case this family would receive **\$200** as their benefit.

- This family would be responsible to pay the other 25% of the gap, which in this case would be **\$66.7**. A smaller amount than the original gap between the actual rent and 30% of the family income.
- If this lone parent was paying a rent higher than the maximum, or the median rent for a family their same size, then the gap would be the difference between this maximum and 30% of their income.

The Ontario Housing Benefit vs. Rent Supplement Programs

The proposed Housing Benefit for Ontario has been designed to respond to concerns related to previous initiatives such as 'Rent Supplements'. According to Falvo^{xxix} a major problem with previous attempts to supplement rent expenses has been the inflationary impact that these programs have had on rental units across a given jurisdiction. Rent Supplements are usually delivered directly to the landlords, who are heavily involved in the process along with the tenant and the governmental agency providing the benefit. In addition, these supplements are flat amounts of money and are not as responsive to the fluctuation of the rent market^{xx}. These characteristics have made these types of strategies actually more harmful than helpful to those who need assistance the most, since the central role that a landlord plays in this context allows them to have greater control over the rental markets. Inevitably, this provokes an increase in the cost of housing in the long term, making it more difficult for low income individuals to find affordable housing based on the resources available to them. The Ontario Housing Benefit seeks to minimize these effects by introducing key design characteristics to the policy.

An important feature is that the benefit only gives recipients a fraction of the difference between the current maximum and their rent and is design to be given directly to the tenant rather than to the landlord^{xxi}. By only providing a percentage of the difference needed to cover rental costs tenants have an incentive to shop for affordable housing since the higher the rent, the less money they would have available for other expenses. This strategy will force landlords then to maintain competitive rental prices in order to become the most attractive option for low-income individuals. Furthermore, since the benefit is handed directly to the tenants it allows them to remain discreet about the source of their funds, decreasing the possibility that landlords charge higher rents in order to match benefit amounts. It is believed that placing the money directly in the hands of low-income tenants would encourage them to make their own consumption choices in relation to their housing options, which will in turn permit greater self-reliance and self-respect^{xxii}. In addition to these two strategies, housing benefit recipients would also have to pay the full rent up front before they are eligible to receive the benefit. This would further force landlords to keep the prices of rent at an affordable rate, since the tenant would have greater control as to which rental unit they choose.

Delivery and Cost of the Ontario Housing Benefit

In terms of delivery method, the proposed plan^{xxiii} establishes that the housing benefit for Ontario would be run through the tax system which is administered by the Canada Revenue Agency (CRA). Tenants would only need to file their taxes in order to find out if they are eligible to receive the housing benefit. After applying and receiving approval, the benefit money would be deposited directly to tenants' bank account^{xxiv}. This would follow the models already used for other benefits such as the Ontario Child Benefit and the HST Tax Credit^{xxv}. The housing benefit for Ontario has been proposed to increase every year as average rents increase^{xxvi} and it is expected that the overall cost of a housing

benefit for Ontario would be between \$227 to \$308 million per year^{xxvii}. This would cover an average of about \$119 a month for low-income families, and about \$96 a month for single low-income individuals^{xxviii}.

2. How could a housing benefit help reduce poverty in Ontario?

It reduces demand for social assistance. According to the Daily Bread Food Bank^{xxix}, 1 in every 5 Ontario tenants are spending more than 50% of their income on rent costs^{xxx}, and the average food bank client spends 72% of their income on housing. This is significant since spending more than 50% of income on housing increases people's risks of homelessness^{xxxi}. In addition, spending a higher portion of income on housing expenses leaves less money available to spend on food, clothing, transportation, and other necessities. For example, the Daily Bread Food Bank's Toronto Survey in 2011 showed that the median income of the typical food bank customer is about \$11,000 per year, meaning that after paying for rent and utilities, all they have is \$60 a week left to cover other essential expenditures^{xxxii}. Since rent and utilities are somewhat fixed expenses, the creation of a Housing Benefit for Ontario would allow low-income individuals and families to keep more money in their pockets to be spent on other essential needs^{xxxiii}. Just as the child benefit has helped reduce the need for lone parents to go on social assistance, it is believed that the housing benefit would contribute to decrease the number of childless individuals and couples on welfare^{xxxiv}.

It increases housing options for low income tenants. Previous efforts to address the issue of affordable housing have fallen short as a definite solution. Particularly, the Rent-Geared-to-Income (RGI) housing, defined as rental housing for which tenants are only required to pay 30% of their household income, represents a possible way to solve this issue. However, it only provides a limited supply of rental units. In fact, RGI units only make up a small proportion of all rental units in Ontario and there are long waiting lists to be able to access one of these dwellings^{xxxv}. Furthermore, being assigned an RGI unit would mean that families and individuals would have to leave the places where they currently live. With the housing benefit, low income tenants would be able to afford regular market housing without the inconvenience of long waiting lists. In addition, they would also be able to stay in their current dwelling if they choose to since the design of this benefit allows for the tenant to have the ability to choose where they want to live.

It compensates for inadequacies of the social assistance system. Another strategy that has failed to provide access to affordable housing is the inadequacy of current social assistance shelter allowances. These allowances are simply not enough to cover housing expenses in the current housing markets. For instance, the maximum OW shelter allowance is much lower than average rent expenses in large cities such as Toronto^{xxxvi}. Although there is a demand for better social assistance rates, an increase in maximum shelter allowances could only lead to landlords increasing rents just to match allowance raises. Furthermore, an increase in the flat amount of OW shelter allowances would be unfair to those tenants paying rent higher than the maximum allowance. The confidentiality embedded in the design of the Housing Benefit, paired with the percentage of gap coverage, makes this strategy much more effective in dealing with inadequacy of the social assistance system. In addition, the fact that the housing benefit is determined based on rent cost and income, rather than on arbitrary rent values, yields cash payments that are comparable across different places and among different societal groups leading to greater fairness^{xxxvii}. Finally, offering the housing benefit even after individuals move off social assistance allows for a smoother transition into paid work for those who still need some help making ends meet.

Although a Housing Benefit for Ontario would be of great help, not only for low income individuals and families who are receiving social assistance, but also to those who have greater incomes but still find it difficult to pay for adequate housing, it cannot be considered to be the ultimate solution to the housing affordability problem in Ontario. According to the Wellesley Institute and the Housing Network of Ontario^{xxxviii} a Housing Benefit should be only one tool, in the tool box. There is the need for complimentary policies that address the shortage in supply of affordable housing^{xxxix}. It is argued that the Housing Benefit should be implemented as part of Ontario's Long Term Affordable Housing strategy that also tackles the need for greater public investment in the building of affordable housing and the maintenance of current public housing units.

3. What impact has a housing benefit had in other provinces?

Only four provinces in Canada have established housing benefit policies. These include Quebec (Allocation Logement, AL), Manitoba (Shelter Benefit), BC (SAFER for seniors and RAP for working families), and Saskatchewan (Rental Housing Supplement). The following discussion will show some of the effects that these policies have had in reducing housing affordability problems, reaching a high number of low income tenants who need help paying their rent, reducing rent inflation, and increasing housing consumption.

Housing Affordability

Although most classic housing benefits are small^{xl}, some policy design elements, such as small income-to-rent ratios, have been found to have a greater effect in increasing housing affordability. An income-to-rent ratio is the portion of income that is spent on housing costs and housing is considered affordable when households spend no more than 30% of their income on rent^{xli}. It has been found that in Manitoba, where the housing benefit policy uses an income-to-rent ratio lower than 30% as the reasonable rent (refer to Table 1), housing affordability is greater than in BC and Quebec^{xlii}. Having a small reasonable rent ensures that beneficiaries are not spending more than what is considered affordable rent after they pay for the portion of the gap not covered by the benefit. When housing benefit policies use an income-to-rent ratio of 30%, such as in the case of BC and Quebec, beneficiaries still have to spend more than the affordability standard (30%) after they cover their portion of their gap. *Example 3* illustrates how different income-to-rent ratios affect housing affordability.

Table 1. *Housing Benefit Policy characteristics by province.*

Province	Income-to-Rent Ratio	% of the gap that housing covered
British Columbia	30% of income	From 65% up to 90%
Manitoba	25% of income	Up to 90%
Quebec	30% of income	67%
Ontario*	30%	75%
Saskatchewan	N/A	N/A

Source: *Canada Mortgage and Housing Corporation (2006)*.

Note: *Ontario values are based on the proposed housing benefit which is not currently in effect. Saskatchewan's housing benefit does not depend on actual rent but on a subsidy standard. The calculation is based on a standard rent which differs by location.

Example 3

A Family living in **Manitoba** has a monthly income of **\$2000** and pays a rent of **\$1092** per month (**actual rent**).

- **Reasonable rent** for this family would be **25%** of their income or **\$500**.
- The **gap** for this family would be **\$592**.
- Assuming that his family is considered to be in high need, the Manitoba **Housing Benefit** would cover **90%** of the gap or **\$532.80**.
- The family will pay **\$500** (reasonable rent) plus **\$59.20** (10% of the gap) or **\$559.20** in rent per month which accounts for **28%** of their income.
- This family's housing has become **affordable** after receiving the benefit since they are paying **less than 30%** of their income on rent.

Now consider the same family, with the same characteristics, but living in **Quebec**.

- **Reasonable rent** for this family would be **30%** of their income or **\$600**.
- The **gap** for this family would be **\$492**.
- In Quebec, the **Housing Benefit** covers **66%** of the gap, or in this case **\$324.72**.
- The family would pay **\$600** (reasonable rent) plus **\$167.30** (33% of the gap) or **\$767.30** in rent per month, which accounts for **38%** of their income.
- This family, although paying less than they would without the benefit, is still contributing more of what is considered reasonable (30% of income) to cover housing expenses.

Another policy design element that has been found to affect housing affordability is the percentage of the gap covered by the housing benefit. It has been found that when housing benefits cover a greater portion of the gap (90% rather than 66%) housing affordability issues can be decreased more effectively^{xliii}. Manitoba and BC's housing benefit policies are the most generous and the percentage of the gap covered by the benefit varies depending on the need of the recipient. For those with higher incomes, the program covers less percentage of the gap, whereas for those with lower incomes, the program covers a greater percentage, up to 90% (refer to Table 1). In Quebec however, only two thirds of the gap is covered by the housing benefit with no consideration of level of income. In this case, the housing benefit represents a lower proportion of the gap and individuals and families need to contribute a greater share from their income to cover their portion of the gap. More generous housing benefits have a greater potential of addressing affordability issues simply because more money is placed in the beneficiaries' pockets to cover other essential needs.

Participation rates

Historically, housing benefits in Canada have reached very few renters because not all those who are eligible apply to receive the funds^{xiv}. However, some provinces have managed to reach more beneficiaries than others. As it is shown in Table 2, Quebec's housing benefit policy reached 12% of the province's renting households between 2003 and 2004, whereas the other three provinces only reached about 3% of their eligible population in the same year. Steele^{xiv} argues that this sharp difference is due to the fact that Quebec's housing benefit was designed to have more flexible eligibility criteria than housing benefit policies in the other provinces. For example, the Quebec's housing benefit is available not only to seniors, but also to working families and individuals, and welfare recipients, even after welfare recipients have become employed. In contrast, Manitoba provides the benefit only to those who are receiving welfare, and low-income families are removed from the program once their income increases above a set minimal. Similarly, Saskatchewan's program is restricted only to families, and excludes older low-income individuals; and British Columbia's program only covers low-income seniors. Only recently has British Columbia introduced a housing benefit program to assist families as well. These findings indicate that policy design elements, such as the eligibility criteria, could have an effect on the reaching potential of housing benefits. It seems that policies that are inclusive of a larger portion of the population seem to be the most effective in reaching a large number of beneficiaries than more restrictive and narrow eligibility criteria.

Table 2. *Estimated percentage of renting households that received housing benefits between 2003 and 2004.*

Province	Program	Participation Rate
British Columbia	Shelter Aid for Elderly Renters	2.6%
Manitoba	Shelter Benefit Program	2.6%
Quebec	Allocation Logement	12%
Saskatchewan	Saskatchewan Rental Housing Supplement	3.1%

Source: Steele (2007).

According to the Canada Mortgage and Housing Corporation^{xvi} families showed a higher participation rate in provinces where housing benefits are provided both to seniors and families. In Quebec for example, it was estimated that 96% of program participants were families in 2004^{xvii}. A possible reason why Quebec's housing benefit has managed to reach more families is the benefit's method of administration. Families in Quebec are familiar with the process of filing the Canada Revenue Agency's Income Tax in order to receive their Child Tax Credit and the Quebec family allowance making it more convenient for families to apply for a housing benefit. Since families do not have to provide additional income information when they apply to the program, it not only makes it an easier process, but it also contributes to its de-stigmatization^{xviii}. In fact, a Manitoba survey found an indication that housing allowances carry less stigma than welfare, and therefore become more attractive for families^{xlix}. Therefore, not only eligibility criteria have an effect on

participation rates, but also the method of administration seems to have an impact on people's decision to apply. It seems that for families, a tax-based administration system works best since it makes it easier and less stigmatizing.

Impact on rent inflation and housing consumption

Research done in the 1980's showed that housing benefits in Manitoba and BC did not have a significant effect on rent inflation and housing consumption. More current data from both these provinces and Quebec does not contradict these early findingsⁱ. It has been found in Manitoba that increases in rent for those who received a housing benefit were 6.4% for the elderly and 7.4% for familiesⁱⁱ. When compared with the rent increases for the overall population, 8.6% for the elderly and 10.8% for families, it was established that being a housing benefit recipient was not an indicator of substantial increases in rent. In terms of housing consumption, The Canada Mortgage and Housing Corporationⁱⁱⁱ stated that the current housing benefits in Canada did not increase housing consumption, or the move of beneficiaries from their current rental unit to another. For instance, mobility rates in BC and Manitoba showed that the elderly who were receiving the housing benefit had very similar rates to those who were not receiving the benefit (only 1% apart). Furthermore, families in Manitoba who were in the program had lower rates than those who were not receiving a benefitⁱⁱⁱⁱ. In addition, for those who moved, rent did not increase dramatically because of it. Evidence showed that rent increases for moving families were only 1% greater than for those who did not move^{iv}. The lack of impact on housing consumption is surprising to economists mainly because the formulas used to calculate the benefits provide a behavioural incentive, which is intended to increase such housing consumption. Steele^{iv} argues that returns received by responding to the behavioural benefits are not appealing enough, which leads people to not engage in as much housing consumption as expected. There is also evidence to suggest that if people are happy where they are living they would decide to stay if they had the choice. A survey done in Manitoba showed that 89% of housing benefit recipients who had not moved said that they were satisfied with their residence, 76% said that they liked the amenities in their communities, and 67% said that the rent they were paying was reasonable. Overall, the introduction of a housing benefit does not seem to have a great impact on the housing market in relation to inflation and housing consumption.

4. Who has demonstrated support for the housing benefit in Ontario?

According to the Daily Bread Food Bank^{vi} there is currently a coalition of both private sector and front-line agencies who work with low income individuals on the ground. This coalition, which is called 'The Housing Benefit Working Group', includes organizations such as the Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, greater Toronto Apartment Association, Daily Bread Food Bank, Metcalf Charitable Foundation, United Way of Greater Toronto and Atkinson Charitable Foundation. It is significant that landlord associations, such as the Federation of Rental Housing Providers of Ontario, are supporting this initiative viewing the Ontario Housing Benefit as a viable option to assisting low income households.

In addition to these organizations, the Ontario Liberal Party and the Ontario New Democrats have expressed their desire to support initiatives such as the Ontario Housing Benefit. On the Liberal Party platform for the 2011 provincial election, they expressed that they "will consider delivering a new housing benefit for Ontarians who are struggling" and that they "will work with municipalities, non-profits, and developers to identify opportunities to help create affordable

housing”. Furthermore, the NDP outlined a plan that includes “a new housing benefit for low-income individuals and families, a ten-year commitment to create 50,000 new affordable housing units, and an emergency dental care program”^{lvii}.

Conclusions

A Housing Benefit for Ontario has been proposed as one important way in which the issue of affordable housing can be addressed. This policy has been specifically designed to target a wide portion of the population, and to give low-income tenants greater control over their housing situation. Although not a very popular strategy across Canada, housing benefit policies have been most effective when they have an inclusive and wide eligibility criteria and when the benefit represents a substantial contribution to housing costs. It is imperative that the province of Ontario address the issue of affordable housing, not only through the introduction of a housing benefit, but through the establishment of a long term Affordable Housing Initiative which also includes increased public investment in the building of new affordable rental units and the maintenance of already existing ones. Housing is not a commodity; it is an essential need for human beings. Efforts should be made to ensure that all Canadians have access to adequate living spaces, and that they are able to maintain such access by providing continuous assistance.

ⁱ Ontario Campaign 2000 (2011).

ⁱⁱ Falvo (2007)

ⁱⁱⁱ Canada Mortgage and Housing Corporation (2006).

^{iv} Canada Mortgage and Housing Corporation (2006); Steele (1998).

^v Steele (1998).

^{vi} Canada Mortgage and Housing Corporation (2006)

^{vii} As in the system used for child tax benefits the amount of the benefit depends not on household income, which includes the income of all the individuals living under the same roof, but on individual income. In the case of couples, both persons' incomes are taken into consideration, and this is referred the family income by the Canada Revenue Agency (Daily Bread Food Bank, Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Metcalf Charitable Foundation, Atkinson Charitable Foundation, 2008).

^{viii} Daily Bread Food Bank (2012); Daily Bread Food Bank, Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Metcalf Charitable Foundation, Atkinson Charitable Foundation, (2008); Ontario Campaign 2000 (2011).

^{ix} Daily Bread Food Bank, Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Metcalf Charitable Foundation, Atkinson Charitable Foundation, (2008); Ontario Campaign 2000 (2011).

^x Daily Bread Food Bank, Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Metcalf Charitable Foundation, Atkinson Charitable Foundation, (2008); Ontario Campaign 2000 (2011); Wellesly Institute and the Housing Network of Ontario (2012).

^{xi} Ontario Ministry of Community and Social Services, 2008.

^{xii} Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Daily Bread Food Bank, Metcalf Charitable Foundation, Atkinson Charitable Foundation, 2008.

^{xiii} Ontario Ministry of Community and Social Services, 2008.

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- ^{xiv} Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Daily Bread Food Bank, Metcalf Charitable Foundation, Atkinson Charitable Foundation, 2008.
- ^{xv} Daily Bread Food Bank, Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Metcalf Charitable Foundation, Atkinson Charitable Foundation, (2008)
- ^{xvi} Daily Bread Food Bank, Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Metcalf Charitable Foundation, Atkinson Charitable Foundation, (2008).
- ^{xvii} Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Daily Bread Food Bank, Metcalf Charitable Foundation, Atkinson Charitable Foundation, 2008.
- ^{xviii} Daily Bread Food Bank, Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Metcalf Charitable Foundation, Atkinson Charitable Foundation, (2008).
- ^{xix} Falvo (2007).
- ^{xx} Falvo (2007).
- ^{xxi} Daily Bread Food Bank, Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Metcalf Charitable Foundation, Atkinson Charitable Foundation, (2008); Wellesly Institute and the Housing Network of Ontario (2012).
- ^{xxii} Canada Mortgage and Housing Corporation (2006).
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- ^{xxiv} Daily Bread Food Bank, Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Metcalf Charitable Foundation, Atkinson Charitable Foundation, (2008).
- ^{xxv} Wellesly Institute and the Housing Network of Ontario (2012).
- ^{xxvi} Wellesly Institute and the Housing Network of Ontario (2012).
- ^{xxvii} Daily Bread Food Bank, Federation of Rental Housing Providers of Ontario, Ontario Non-Profit Housing Association, Greater Toronto Apartments Association, Metcalf Charitable Foundation, Atkinson Charitable Foundation, (2008).
- ^{xxviii} Daily Bread Food Bank (2012).
- ^{xxix} Daily Bread Food Bank (2012).
- ^{xxx} Ontario Campaign 2000 (2011).
- ^{xxxi} Daily Bread Food Bank (2012).
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