Resolution

THAT the City of Greater Sudbury approves the request to participate in the Canada Ontario Housing Benefit program as part of the Community Housing Renewal Strategy funded by provincial and federal governments;

AND THAT the Manager of Housing Services be directed to submit all relevant documentation related to the Community Housing Renewal Strategy, as outlined in the report entitled "Community Housing Renewal Strategy Update 2", from the General Manager of Community Development presented at the City Council Meeting on March 24, 2020.

Relationship to the Strategic Plan / Health Impact Assessment

This report supports Council's Strategic Plan in the area of Housing as it aligns with expanding affordable and attainable housing options and developing and promoting solutions to support existing housing choices.

Report Summary

This report outlines the release of a new provincial program from the Ministry of Municipal Affairs & Housing called the Canada Ontario Housing Benefit Program through the Community Housing Renewal Strategy.

Financial Implications

This report has no financial implications.
Purpose

This report outlines the release of a new program from the Ministry of Municipal Affairs & Housing (the Ministry) called the Canada-Ontario Housing Benefit (COHB) through the Community Housing Renewal Strategy. This report requests approval to continue to participate in the existing program areas, as well as enter into a Transfer Payment Agreement with the Province for the new COHB program.

Executive Summary

On April 17, 2019, the Ministry of Municipal Affairs and Housing announced the launch of the Community Housing Renewal Strategy (the Strategy); a multi-year plan to sustain and grow the community housing system with the aim to achieve:

- an increased supply and appropriate mix of affordable housing,
- improved access to affordable housing and supports that meet individuals’ needs to achieve housing stability, and
- improved efficiency of the community housing system to ensure value for money and long-term sustainability.

This report requests approval to participate in the three (3) funded programs, Canada Ontario Community Housing Initiative (COCHI), Ontario Priorities Housing Initiative (OPHI), and Canada Ontario Housing Benefit (COHB).

Community Housing Renewal Strategy

In 2019, two (2) funded programs were launched in Greater Sudbury. The Canada-Ontario Community Housing Initiative (COCHI), and the Ontario Priorities Housing Initiative (OPHI) (Appendix A - COCHI & OPHI Guidelines). The funding for these programs provided an opportunity for Service Managers and housing providers to address challenges associated with projects reaching the end of their operating agreement and/or mortgage maturity. Service Managers received information related to their notional allocation.
The proposed allocation for Greater Sudbury is as follows:

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Investment in Affordable Housing for Ontario (2014 extension)</td>
<td>$838,300</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Home For Good (Phase I) - Operating</td>
<td>To be Determined</td>
<td>To be Determined</td>
<td>To be Determined</td>
</tr>
<tr>
<td>Canada-Ontario Community Housing Initiative (COCHI)</td>
<td>$607,628</td>
<td>$1,457,726</td>
<td>$2,486,554</td>
</tr>
<tr>
<td>Ontario Priorities Housing Initiative (OPHI)</td>
<td>$1,381,900</td>
<td>$715,900</td>
<td>$1,114,600</td>
</tr>
</tbody>
</table>

All proposed allocations must be utilized within the program year. Funding cannot be transferred from one year to the next if underspending occurs.

**COCHEI & OPHI Allocations**

Once the Ministry has confirmed the 2020-2021 allocations for both COCHI & OPHI, Housing Services will enter into a rent supplement agreement with Native People of Sudbury Development Corporation to address the challenges associated with projects reaching the end of their operating agreements. In April 2020 there will be 20 units which fall within this category. By offsetting the rents with rent supplement funding, the Native People of Sudbury Development Corporation will have the capacity to keep their rents affordable as well as balance their annual budget.

The balance of the funds will be used to offset capital costs amongst non profit and cooperative community housing projects whose capital reserves are not sufficiently funded. Business cases were submitted to Housing Services and financial reviews were completed by the Coordinator of Financial Services to ensure the business cases met the guidelines. Amaresco Asset Planner data was also used to ensure that the requests made in the business cases were aligned.

**New Program – Canada-Ontario Housing Benefit (COHB)**

The Canada-Ontario Housing Benefit is a federal-provincial housing allowance program launching on April 1, 2020. The purpose of the COHB is to increase the affordability of rental housing by providing an income-tested, portable housing benefit (PHB) payment directly to eligible households in need that are on, or are eligible to be on social housing centralized wait lists and to households in financial need living in the community. The guidelines for this new funding opportunity are attached. (Appendix B – COHB Program Guidelines).
Housing Services identifies households who may be eligible and assists with the application submission, while the Ministry of Finance (MOF) confirms eligibility and issues payments directly to the households. The monthly payment amount is calculated using the household’s net income as determined using relevant tax information. ServiceOntario will be the ongoing point of contact for households once they are enrolled in the program regarding inquiries and to report changes.

The target groups who will receive priority for the portable housing benefit are as follows:

- Persons experiencing or at risk of homelessness,
- Indigenous persons,
- Seniors, and
- Persons with disabilities.

Service Managers are provided with annual planning allocations for the benefit payments for successful applications, administration costs, and reimbursement of first and last month’s rent (if applicable), for each fiscal year.

Greater Sudbury’s proposed allocations are as follows:

- 2020-2021: $345,045
- 2021-2022: $452,112 (increase of $107,067 from year 1 funding).

The province will retain COHB funding for each fiscal year for payments to households approved in previous years.

The following process will take place:

- Households complete rent-geared-to-income application to determine that they are eligible to reside in community housing.
- Once eligibility is determined, households complete COHB application with the assistance of Housing Services staff.
- Completed COHB application and accompanying documentation is forwarded to the Ministry of Finance (MOF) to determine eligibility for COHB program.
- Eligible applicants will receive a monthly benefit based on the difference between 80% of average market rent of Greater Sudbury rental units as determined by Canada Mortgage and Housing Corporation (CMHC), and 30% of their adjusted family net income (line 236 of Income Tax Return).
- Eligible applicants must be removed from the Social Housing Wait List in order to remain eligible.
Payments are issued by MOF directly to the households and will be subject to an annual review process. Households who are eligible may also receive first and last month’s rental assistance directly from Service Managers, where appropriate.

The provincial and federal governments have committed to funding the program for approximately nine (9) years.

**Next Steps**

In order to ensure that Housing Services meets all required deadlines of the Community Housing Renewal Strategy with the Ministry of Municipal Affairs and Housing, the Manager of Housing Services is requesting authorization to submit all relevant documentation (i.e. transfer payment agreement(s), investment plan(s), etc.) related to the three (3) funded programs to the Ministry for their review and approval. A by-law will need to be executed in order to comply with funding guidelines.

An update of the three (3) funded programs will be provided in Q3 of 2020.

**Resources Cited**


Community Housing Renewal Strategy Update, Community Services Committee meeting, November 18, 2019, [https://agendasonline.greatersudbury.ca/index.cfm?pg=agenda&action=navigator&lang=en&id=1359&itemid=17555](https://agendasonline.greatersudbury.ca/index.cfm?pg=agenda&action=navigator&lang=en&id=1359&itemid=17555)
Appendix A - COCHI and OPHI Guidelines

SCHEDULE G – PROGRAM GUIDELINES

Canada-Ontario Community Housing Initiative (COCHI) & Ontario Priorities Housing Initiative (OPHI)

PROGRAM GUIDELINES
Program Guidelines Summary

Introduction

Ontario’s Community Housing Renewal Strategy is a multi-year plan to stabilize and grow Ontario’s community housing sector, with the aim of achieving the following outcomes and measures of success:

<table>
<thead>
<tr>
<th>Strategic Outcomes</th>
<th>Desired Intermediate Outcomes</th>
</tr>
</thead>
</table>
| Increased supply and appropriate mix of affordable and adequate housing | • Increased non-profit, co-op and municipal affordable rental supply  
 • Housing stock is in better state of repair and meets the housing needs of the people of Ontario  
 • Greater involvement of the private sector to support more opportunities for affordable and mixed-income buildings |
| People have improved access to affordable housing and supports that meet their needs to achieve housing stability | • People are better connected to housing assistance and supports that are responsive to their complex and changing needs  
 • People live in safe and well-maintained housing  
 • People have more choice about their housing and opportunities to participate in the economy and their community  
 • People experiencing homelessness obtain and retain housing |
| Improved efficiency of the community housing system to ensure value for money and long-term sustainability | • Improved system and inter-ministerial coordination to better identify and respond to people’s needs  
 • Improved system management and provider sustainability to better provide a range of housing options  
 • Increased administrative efficiency  
 • Reduced pressure on other service systems including health, social services, emergency, criminal justice |

Over time, the Community Housing Renewal Strategy will help Ontarians be more connected to housing assistance and supports that better meet their needs, live in safer and well-maintained buildings, find housing more easily, and have more opportunities to participate in the economy and their community.

The Community Housing Renewal Strategy is complemented by the Housing Supply Action Plan, which is focused on enhancing housing affordability in the broader housing market. Creating more housing, of the types and sizes people need, will help make home ownership and renting more affordable and give people more choice.

Together, Ontario’s Community Housing Renewal Strategy and the Housing Supply Action Plan demonstrate the government’s commitment to supporting the creation of housing that responds to all Ontarians’ needs, across all incomes.

Leveraging the nine-year (2019-20 to 2027-28) federal government investments under the National Housing Strategy is important to achieving the goals and objectives of Ontario’s Community Housing Renewal Strategy.
On April 30, 2018, Ontario and the Canada Mortgage and Housing Corporation signed a Bilateral Agreement regarding the National Housing Strategy. This agreement provides an opportunity to align federal funds with Ontario’s Community Housing Renewal Strategy priorities.

The Bilateral Agreement defines community housing:
- Community-based housing that is owned and operated by non-profit housing corporations and housing co-operatives or housing owned directly or indirectly by provincial, territorial or municipal governments or district social services administration boards and includes Social Housing.

For the purposes of these programs, in Ontario, social housing is defined as follows:
- A project listed as a “Transferred Housing Program” in Schedule 1, Regulation 367/11 of the *Housing Services Act, 2011*.

Consistent with the Community Housing Renewal Strategy, the nine-year National Housing Strategy investments will be delivered in three three-year funding periods:

- Phase I - (2019-20 through to 2021-22)
- Phase II - (2022-23 through to 2024-25)
- Phase III - (2025-26 through to 2027-28)

These guidelines set out the parameters for Phase I for the following two National Housing Strategy funding streams:

- Canada-Ontario Community Housing Initiative (COCHI) - to protect affordability for households in social housing, to support the repair and renewal of existing social housing supply, and to expand the supply of community housing over time.
- Ontario Priorities Housing Initiative (OPHI) - to address local housing priorities, including affordability, repair and new construction.

COCHI funding represents a re-investment of federal funding that has been declining under the Canada-Ontario Social Housing Agreement. It provides an opportunity for Service Managers and housing providers to address the challenges associated with projects reaching the end of their operating agreements and/or mortgage maturity. The Province recognizes the significant challenges that Service Managers face in maintaining this important supply of community housing.

OPHI is modelled after similar, previous affordable housing programs, with the most recent being the Investment in Affordable Housing Program Extension (IAH-E). There are a number of additional features in this program, including the addition of a support services component and the eligibility of social housing under Ontario Renovates.

There will be an opportunity to review program priorities and desired outcomes prior to the second and third funding periods. The Ministry intends to undertake a review of the
early experience with program take-up and release updated/revised guidelines in 2021 to align planning for implementation beginning in April 2022.

**COCHI and OPHI Program Parameters**

Although COCHI and OPHI are separate programs under the Bilateral Agreement, they are designed to share as many common elements as possible.

Service Managers are encouraged to view COCHI and OPHI as companion stackable programs as there are common eligibility parameters, e.g., repair under the COCHI Capital Component and OPHI Ontario Renovates Component, and rent supplements under the COCHI Operating Component and OPHI Rental Assistance Component.

COCHI and OPHI funding under the Bilateral Agreement cannot replace or displace any level of municipal spending in place on or before March 31, 2018.

**Uses of Funding**
The Bilateral Agreement sets out the following broad uses of funding for COCHI and OPHI, which will assist in achieving the goals of Ontario’s Community Housing Renewal Strategy:

<table>
<thead>
<tr>
<th>Capital Expenditures</th>
<th>COCHI</th>
<th>OPHI</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>New Supply</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Social Housing</td>
<td>✓</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Repair</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Social Housing</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Homeownership Down Payment Assistance</strong></td>
<td>x</td>
<td>✓</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Operating Expenditures</th>
<th>COCHI</th>
<th>OPHI</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Rent Supplements</strong></td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Housing Allowances</strong></td>
<td>x</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Support Services</strong>*</td>
<td>x</td>
<td>✓</td>
</tr>
<tr>
<td><strong>Transitional Operating Funding for Housing Providers</strong></td>
<td>✓</td>
<td>x</td>
</tr>
</tbody>
</table>

*Please refer to Appendix D for a non-exhaustive list of eligible support services.*
Ontario Targets to be Achieved

The Bilateral Agreement includes nine-year targets agreed to by the Province and the Canada Mortgage and Housing Corporation. Funding under the Bilateral Agreement is to be used to ensure that the same number of units under the Canada-Ontario Social Housing Agreement in place as of April 1, 2019 will continue to be offered as community housing over the period of 2019-20 to 2027-28.

In addition, the Bilateral Agreement requires the preservation of Urban Native Housing (UNH) units to ensure there is no net loss of units with adequate rental affordability and that retained units will be improved through repair and/or capital replacement. The Ministry recognizes that UNH units may well require operating/rent-g geared-to income (RGI) subsidies on an on-going basis.

Ontario and the Canada Mortgage and Housing Corporation agreed to the following baseline numbers:
- 131,063 Social Housing units, of which 95,109 are low-income;
- Of the total number of Social Housing units, 1,452 are UNH, with all 1,452 units being targeted as low-income.

Scope of the Guidelines

These Program Guidelines describe the program priorities and requirements for COCHI and the program components and requirements of OPHI for the first three-year period (2019-20 to 2021-22) of the National Housing Strategy investments.

In alignment with the phased approach of the Community Housing Renewal Strategy, the nine-year National Housing Strategy investments will be delivered in three three-year phases. At the end of each phase, program achievements will be reviewed and assessed, and if necessary, program priorities for the following three-year period will be adjusted.

Please note that the Program Guidelines may be updated on an as needed basis and any changes will be communicated to the Service Managers.

Role of the Service Manager

Service Managers are responsible for:
- Entering into a Transfer Payment Agreement with the province
- Completing and updating an Investment Plan outlining how their confirmed and planning funding allocations will be used under COCHI and OPHI
- Developing application processes for COCHI and OPHI, if applicable
- Selecting, recommending, and where applicable, approving projects
- Entering into funding agreements with housing providers/proponents/landlords/service providers/recipients
Advancing payments to proponents, housing providers, service providers or recipients based on agreed upon payment schedules

Monitoring projects to ensure timely completion and occupancy

Fulfilling reporting requirements as per the Transfer Payment Agreement

Adhering to indemnification provisions as per the Transfer Payment Agreement

Preventing and resolving issues for projects that encounter difficulties

Participating in communication events pertaining to the National Housing Strategy as per the Communications Protocol Requirements outlined in Schedule F of the Transfer Payment Agreement.

Service Managers retain all responsibility for the delivery of COCHI and OPHI even if third party delivery agencies or providers are engaged.

The Ministry is available to assist Service Managers with the implementation of COCHI and OPHI. For any questions or more information, Service Managers are encouraged to e-mail HousingProgramsDelivery@Ontario.ca.

Transfer Payment Agreement

One Transfer Payment Agreement will govern the responsibilities of Service Managers for both COCHI and OPHI.

Service Managers will enter into a Transfer Payment Agreement with the province to participate in COCHI and OPHI. The Transfer Payment Agreement contains an accountability framework between the province and Service Managers and outlines the roles and responsibilities of the Service Manager.

The Transfer Payment Agreement outlines:

- Financial provisions (i.e. administration fees, payment dates and financial accountability)
- Eligibility criteria
- Indemnification and repayment provisions
- Risk management protocols for projects facing difficulties
- Reporting and other accountability provisions
- Other requirements (e.g. French Language Services).

Transfer Payment Agreements should be signed by no later than September 15, 2019 to ensure that Service Managers receive program funding in a timely manner.

Investment Plan, Reporting and Monitoring Approach

Investment Plan

To balance Service Manager flexibility and the province’s need to be accountable to the Canada Mortgage and Housing Corporation for spending under the Bilateral Agreement, Service Managers will be required to develop an Investment Plan.
The Investment Plan will be used as the main budget setting and quarterly reporting tool.

The Investment Plan will outline how the annual COCHI and OPHI funding allocations will be used over the first three-year funding period (2019-20 to 2021-22). Investment Plans must be Council/Board (or delegated authority) approved. The Ministry will review the Investment Plans to ensure consistency with the Bilateral Agreement and Program Guidelines.

As part of developing the Investment Plan, the Ministry’s expectation is that Service Managers will consult with community housing providers within their service areas to determine their needs and requirements to promote long-term sustainability and viability. The Ministry acknowledges that timing for the 2019-20 fiscal year may not allow for extensive consultation and planning.

The Investment Plan is intended to be a concise document that identifies:

- The COCHI and OPHI components the Service Manager will deliver in each year of the program and how the selected components address the needs identified in the Service Managers’ Housing and Homelessness Plan;
- How, in the COCHI and OPHI capital components, Service Manager decisions will reflect value for money and prudent use of public funds;
- The number of units expected to be created and repaired and households to be assisted under the selected COCHI and OPHI components in each year of the program;
- The amount of funding from each year’s funding allocation to be used for the COCHI and OPHI selected components, and the projected and actual commitments on a quarterly basis;
- The timing and method of the distribution of COCHI and OPHI funds on a project-level;
- Any targeted vulnerable sub-populations under the selected program components, according to the groups defined under the National Housing Strategy\(^1\), as applicable; and,
- The amount of funding from each year’s funding allocation to be used for administration.

In addition to the Implementation Plan, there is a COCHI Sustainability Plan that illustrates how the selection of projects will support the Community Housing Renewal objective of COCHI. Service Managers are required to list the specific projects they intend to fund with their COCHI allocation to ensure that only housing providers that demonstrate long-term sustainability receive this funding. This plan must be Council/Board (or delegated authority) approved. Although the submission of the

\(^1\) NHS vulnerable sub-populations: Seniors, Indigenous peoples, persons with disabilities, women and girls, particularly those fleeing situations of domestic violence, veterans, visible minorities, refugees, people suffering from mental illness or substance dependence, individuals and families experiencing homelessness.
COCHI Sustainability Plan is mandatory, payments will not be contingent on its submission. Please refer to Schedule I of the Transfer Payment Agreement.

**Reporting**

The Investment Plan will also serve as the baseline reporting tool to enable the province to monitor program achievements and to report back to Canada Mortgage and Housing Corporation per the Bilateral Agreement. As such, Service Managers will be required to provide quarterly updates to the Investment Plan.

The Ministry is committed to achieving streamlined reporting requirements across all transfer payment programs to minimize administrative burden and maximize the focus on achieving outcomes, while providing necessary accountability for the expenditure of government funds. In the case of the COCHI and OPHI programs, the Ministry must meet minimum requirements in order to access federal funding and must work towards progressively meeting the full requirements of Canada Mortgage and Housing Corporation, as outlined in the Bilateral Agreement, for reporting to the federal government. The Ministry is also committed to working with Service Managers and Canada Mortgage and Housing Corporation towards a streamlined and efficient reporting approach.

Service Managers are required to provide the following information in the Investment Plan for all components under COCHI and OPHI:

- Details on initial budget by component for both COCHI and OPHI (see above);
- For applicable components, an initial projection of how funding will be disbursed by quarter;
- Quarterly updates on actual disbursements to date (this will include a comparison of initial projected disbursements to actual disbursements);
- Changes to the budget by component;
- Narrative information;
- Project level details; and
- Performance measures (e.g., targets).

The details identified in the Investment Plan will help to inform quarterly payments made by the Ministry, progress on spending, and targets. This information will then be used to update reports such as the Progress Reports and Quarterly Claims required by Canada Mortgage and Housing Corporation under the Bilateral Agreement.

The province is required to submit an Annual Audited Statement of Disbursements to the Canada Mortgage and Housing Corporation for each fiscal year. The information provided through the year-end Investment Plan due to the Ministry each May 31, will be aggregated at the provincial level, audited and presented to the Canada Mortgage and Housing Corporation as part of the Annual Audited Statement of Disbursements requirement under the Bilateral Agreement.
Please note there are other reporting requirements for components under COCHI and OPHI that are specified under each component in the Program Guidelines.

The initial Investment Plan for 2019-20 must be submitted to the Ministry for review no later than September 15, 2019.

The Supplemental COCHI Sustainability Plan may be emailed directly to HousingProgramsDelivery@Ontario.ca, by no later than December 15, 2019.

Service Managers are required to update their Investment Plans and include details on progress (i.e. actual disbursements against projected disbursements) and revised forecasts per the schedule below:

<table>
<thead>
<tr>
<th>Due Date</th>
<th>Description</th>
<th>Purpose</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 15, 2019</td>
<td>Initial Investment Plan to Ministry due. Includes:</td>
<td>• Provides a budget breakdown by component for COCHI and OPHI to be input into the Transfer Payment Hub System (formerly known as Grants Ontario) for program spending requirements</td>
</tr>
<tr>
<td></td>
<td>• Budget by component for both COCHI and OPHI</td>
<td>• The forecast spending by quarter allows the Ministry to know how to flow quarterly payments</td>
</tr>
<tr>
<td></td>
<td>• For applicable components, projected disbursements by quarter for both COCHI and OPHI</td>
<td></td>
</tr>
<tr>
<td>December 15, 2019</td>
<td>Updates to the Investment Plan. Includes:</td>
<td>• YTD information allows for program monitoring</td>
</tr>
<tr>
<td>Q3 Report</td>
<td>• Year-to-date (YTD) actual disbursements for both COCHI and OPHI</td>
<td>• Projected disbursements for remainder of the year allows for updated payment information</td>
</tr>
<tr>
<td></td>
<td>• Projected disbursements for remainder of the year for COCHI and OPHI</td>
<td></td>
</tr>
<tr>
<td>February 15, 2020</td>
<td>Updates to Investment Plan. Includes:</td>
<td>• Actual and projected disbursement information is required for program monitoring and to ensure full take-up of available funding</td>
</tr>
<tr>
<td>Q4 Report</td>
<td>• YTD actual disbursements for both COCHI and OPHI</td>
<td></td>
</tr>
<tr>
<td></td>
<td>• Projected disbursements for February and March for both COCHI and OPHI</td>
<td></td>
</tr>
</tbody>
</table>
May 31, 2020  | Final year-end reporting to Investment Plan. Includes:  
• Updated actual disbursements for Fiscal Year 2019-20 for both COCHI and OPHI  
• Any other updates if necessary  
Report confirming continued compliance with the French Language Services (FLS) requirements.  
| Allows the Ministry to complete final reconciliation  
• The final information will be used to form the Annual Audited Statement of Disbursements requirement of CMHC  
• FLS reporting is to comply with provincial legislation  

The Investment Plans for 2020-21 and 2021-22 must be submitted to the Ministry according to the following schedule:

<table>
<thead>
<tr>
<th>Due Date</th>
<th>Description</th>
<th>Purpose</th>
</tr>
</thead>
</table>
| February 15, 2020 and 2021 | Initial Investment Plan Year 2 and 3 to Ministry for review. Includes:  
• Budget by component for both COCHI and OPHI  
• For applicable components, projected disbursements by quarter for new fiscal year for both COCHI and OPHI | Provides a budget breakdown by component for COCHI and OPHI to be input into TP Hub System for program spending requirements  
• The forecast spending by quarter allows the Ministry to monitor progress |
| September 15, 2020 and 2021  
Q2 Report | Updates to the Investment Plan Year 2 and Year 3 include:  
• YTD actual disbursements for both COCHI and OPHI  
• Projected disbursements for remainder of the year for both COCHI and OPHI | YTD information allows for program monitoring  
• Projected disbursements by quarter allows for updated payment information |
| December 15, 2020 and 2021  
Q3 Report | Updates to the Investment Plan Year 2 and Year 3 include:  
• YTD actual disbursements for both COCHI and OPHI  
• Projected disbursements for remainder of the year by quarter for both COCHI and OPHI | YTD information allows for program monitoring  
• Projected disbursements for remainder of the year allows for updated payment information |
<table>
<thead>
<tr>
<th>Date</th>
<th>Event Description</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>February 15, 2021 and 2022</td>
<td>Q4 Report</td>
<td>Investment Plan Update Year 2 and Year 3:</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- YTD actual disbursements for both COCHI and OPHI</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- Projected disbursements for February and March for both COCHI and OPHI</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Actual and projected disbursement information is required for program monitoring and to ensure full take-up of available funding</td>
</tr>
<tr>
<td>May 31, 2021 and 2022</td>
<td>Final year-end reporting on Investment Plan Year 2 and Year 3.</td>
<td>Updated actual disbursements for fiscal year 2020-21 and 2021-22 for both COCHI and OPHI</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Any other updates if necessary</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Report confirming continued compliance with the French Language Services (FLS) requirements.</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Allows the Ministry to complete final reconciliation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>The final information will be used to form the Annual Audited Statement of Disbursements</td>
</tr>
<tr>
<td></td>
<td></td>
<td>FLS reporting is to comply with provincial legislation</td>
</tr>
</tbody>
</table>

**Monitoring**

The quarterly updates to the Investment Plan will also serve as the tool for the Ministry to monitor program progress. Although payments will be made up-front based on the projected disbursements in the Investment Plan, the Ministry will use the information provided in the quarterly updates to the Investment Plan to adjust quarterly payments to reflect Service Manager needs.

**Funding Commitments**

Funding allocations are provided on a “use it or lose it” basis. For operating components, all funds must be disbursed to the recipient in the program year in which the funding was committed.

Funds not committed by the required timelines may be reallocated to other Service Managers as funding from one year cannot be allocated by the Province to future years. Realignment to other Service Managers will help to maximize federal funding received in one year to reach overall desired program outcomes. Details on what constitutes a commitment are provided in the subsequent COCHI and OPHI sections.

As part of the Bilateral Agreement, the Province is required to provide the Canada Mortgage and Housing Corporation with project level details for both capital and
operating expenditures under COCHI and OPHI. If this information is not provided to the Ministry by the key dates identified, Service Managers risk losing funding as per the “use it or lose it” provision.

**Payments**

Where applicable and unless otherwise stated in the Program Guidelines, the Ministry will provide quarterly payments based on the information requested through the Investment Plan.

Generally, payments to Service Managers will be made on a quarterly basis as follows:
- April 15;
- July 15;
- October 15; and
- No later than March 1.

These dates may be adjusted within 2019-20.

**Administration Costs**

Service Managers may use up to five percent of each of their annual COCHI and OPHI funding allocations to assist with the administration costs for delivering the respective initiatives. Service Managers are responsible for determining the amounts required by program year and identifying these amounts in their Investment Plans.

Service Managers are encouraged to reduce their administration costs below 5 percent to provide more funding to program recipients.

Administration costs will be paid to Service Managers quarterly based on the annual Investment Plan.

**French Language Services**

Service Managers providing a service to the public in connection with COCHI or OPHI and that have an office (including the offices of sub-contractors) located in or serving a designated area must:
- Ensure services are provided in French; and,
- Make it known to the public (through signs, notices, other information on services, and initiation of communications in French) that services provided to and communications with the public in connection with the initiatives are available in French.

The list of designated areas can be found in Appendix A.

Service Managers are required to submit annual French Language Services Reports confirming their continued compliance with the French language services requirements,
by May 31 of each year so that it aligns with the final year-end reporting.

**Environmental Assessment**

Projects approved under COCHI and OPHI are subject to the *Canadian Environmental Assessment Act 2012* (“CEAA 2012”). Service Managers are required to check for compliance of the CEAA 2012 and provide confirmation to the Ministry. Please refer to Appendix B for the CEAA 2012 checklist. CEAA 2012 compliance does not apply to the Homeownership, Rental Assistance, or Housing Support Services components of OPHI or the operating component of COCHI.

**Communications Protocol**

Service Managers participating in COCHI and OPHI must agree to adhere to the Canada Mortgage and Housing Corporation-Ontario Bilateral Agreement – Communications Protocol. This is to ensure open, transparent, effective and proactive communications with citizens through ongoing public information activities that recognize the contributions of each party.

**Important Dates**

<table>
<thead>
<tr>
<th>Date</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>September 15, 2019</td>
<td>• Transfer Payment and Investment Plan due to ensure timely quarterly payments</td>
</tr>
<tr>
<td>September 15, 2020 and 2021</td>
<td>Updates to the Investment Plan. Includes:</td>
</tr>
<tr>
<td>Q2 Report</td>
<td>• Year-to-date actual disbursements for both COCHI and OPHI</td>
</tr>
<tr>
<td></td>
<td>• For applicable components, projected disbursements for remainder of the year for both COCHI and OPHI</td>
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<tr>
<td></td>
<td>• <strong>Note</strong>: Service Managers have until September 15 to formally request transfers of funding between Capital and Operating components, and vice versa, within each of the COCHI and OPHI allocations. This allows time for the Ministry to seek the necessary approvals to move funding to align with Service Manager needs.</td>
</tr>
<tr>
<td>December 15, 2019, 2020 and 2021</td>
<td>Updates to the Investment Plan. Includes:</td>
</tr>
<tr>
<td>Q3 Report</td>
<td>• Year-to-date actual disbursements for both COCHI and OPHI</td>
</tr>
<tr>
<td></td>
<td>• For applicable components, projected disbursements for remainder of the year for both COCHI and OPHI</td>
</tr>
<tr>
<td>December 31, 2019, 2020, 2021</td>
<td>• Final day to input Contribution Agreements into Transfer Payment Hub System and to commit funding</td>
</tr>
<tr>
<td>Year</td>
<td>Event Description</td>
</tr>
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<td>--------------</td>
<td>--------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>2021</td>
<td>• If Contribution Agreements not in system, the respective funding allocation may be reallocated to another Service Manager</td>
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<tr>
<td>OPHI Rental</td>
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<td>Component only</td>
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<tr>
<td>January 30,</td>
<td>• Final day to input Project Information Forms and, where applicable, Contribution Agreements into Transfer Payment Hub System and to commit funding</td>
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<tr>
<td>2020, 2021</td>
<td></td>
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<tr>
<td>and 2022</td>
<td>• If Project Information Forms and Contribution Agreements not in system, the respective funding allocation may be reallocated to another Service Manager</td>
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<tr>
<td>Q4 Report</td>
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<tr>
<td>February 15,</td>
<td>• Investment Plan for 2020-21 and 2021-22 funding for both COCHI and OPHI due</td>
</tr>
<tr>
<td>2020 and 2021</td>
<td></td>
</tr>
<tr>
<td>and 2022</td>
<td></td>
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<tr>
<td>May 31, 2020</td>
<td>Final year-end reporting on Investment Plan. Includes:</td>
</tr>
<tr>
<td>and 2022</td>
<td>• Final actual disbursements for each fiscal year for both COCHI and OPHI</td>
</tr>
<tr>
<td></td>
<td>• The final information will be used to form the Annual Audited Statement of Disbursements</td>
</tr>
<tr>
<td></td>
<td>• Any other updates if necessary</td>
</tr>
</tbody>
</table>

*If any of the above dates fall on a holiday or weekend, the due date is one day before the stated date above.
Canada-Ontario Community Housing Initiative (COCHI)

Introduction

When the responsibility for social housing was transferred from the federal to the provincial government in the late 1990s, a distinction was made between social housing projects that were built under programs funded solely by the federal government, and programs that received some form of provincial funding.

Social housing projects that were solely federally-funded retained their original operating agreement and mortgage as required by the Canada-Ontario Social Housing Agreement. This is also the case for units funded through federal rent supplement programs. Together, these units account for approximately 25 percent of the social housing supply in Ontario:

- These projects are owned and operated by non-profits, co-ops, and private landlords (for rent supplements).
- This category also includes Urban Native Housing programs.
- They are governed by the rules and requirements outlined in their original operating agreement; specific requirements vary on an agreement-by-agreement basis.
- After the operating agreement ends, neither the Province nor Service Managers have authority over these projects unless Service Managers and housing providers have entered into some form of agreement that addresses ongoing obligations.

Social housing projects that included provincial funding had their operating agreements voided and their rules transferred to provincial legislation, now the Housing Services Act, 2011. These projects account for over 70 percent of the social housing supply:

- Some of these projects are owned and operated by non-profits and co-ops. The remainder are government-owned public housing projects, administered and delivered through municipal Local Housing Corporations.
- Although there are funding formula differences between Local Housing Corporations and non-profit and co-operative housing projects, these projects are governed by rules and procedures detailed in the Housing Services Act, 2011.
- These rules include how rent-geared-to-income tenants are selected (through the centralized wait list), how rents are calculated, how the operating subsidy that the
provider receives from the Service Manager is calculated, and how the Service Manager may intervene in provider operations or governance under certain circumstances.

- As these projects are no longer tied to an operating agreement, there is no specific “end date” to the housing provider’s obligations to provide social housing (or to the Service Manager’s responsibility to fund that provider).

While there are numerous challenges facing social housing in Ontario, a key issue is the risk of “losing” community housing supply and the potential impacts on lower-income tenants related to end of operating agreements and mortgages for social housing providers and to the state of good repair.

The Province recognizes that Service Managers are the primary funders of social housing, with financial assistance provided by the federal government through the Canada-Ontario Social Housing Agreement (and in the case of District Social Service Boards, some provincial funding associated with Territories Without Municipal Organization).

The Province also acknowledges the variations in social housing portfolios (e.g. non-profit, co-operative and Local Housing Corporations), demand and local solutions that Service Managers are using now to manage housing needs in their respective areas.

Consistent with the goals of Ontario’s Community Housing Renewal Strategy, the Canada-Ontario Community Housing Initiative has been designed to provide a flexible approach to help Service Managers address these issues and modernize the community housing system to move towards greater housing provider sustainability and self-sufficiency.

**Objective**

The objective of COCHI for the first three years of the program (2019-20 to 2021-22) is to protect tenants in projects with expiring operating agreements/mortgages and to begin to stabilize the supply of community housing through repairs, renovations and operating support. COCHI funding is intended to support social housing providers that can demonstrate their potential for long-term sustainability.

There will be an opportunity to review COCHI program priorities prior to the second and third funding periods.

**Funding Allocation**

Service Managers have been provided with COCHI funding allocations for the first three years to allow for planning and program implementation. COCHI funding will also be used to support provincial dedicated supportive housing providers and the Rural and Native Housing program.
The annual amount of COCHI funding for Service Managers is primarily determined by the amount required to offset the ongoing annual funding decline from the Canada-Ontario Social Housing Agreement. The Social Housing Agreement funding to be received by Service Managers is published in the *Ontario Gazette*. COCHI funding, however, is different from the Social Housing Agreement funding in that it is provided as a distinct Transfer Payment.

Funding allocations will be provided on a “use it or lose it” basis, as funds are provided by the federal government on the same basis. Funds that are not committed by the required timelines may be re-allocated by the Ministry to other Service Managers. Since funding from one year cannot be allocated by the Province to future years, realignment to other Service Managers would ensure utilization of all available federal funding in each year.

Service Managers are allowed to use up to five percent of their funding allocation for administration costs. Administration costs will be paid out equally on a quarterly basis in the year.

**Funding Commitments**

The following documentation is required to commit funds under COCHI:

- Operating Component - Commitment letter from the Ministry

**NOTE:** Funding for both COCHI operating components – Rental Supplements and Transitional Operating – must be fully disbursed to the recipient in the program year in which the funding was committed. Funding cannot be extended beyond the program year.

- Capital Component – Approved Project Information Form in Transfer Payment Hub System and either an executed Letter of Agreement or Funding Agreement

**Reallocation**

To ensure all funds are committed, Service Managers may move funding from one COCHI component to another within the same program year if the original planned commitment for funding cannot be met, as follows:

- If a Service Manager wishes to reallocate funding from the capital component to the operating components, or vice versa, a request for reallocation shall be submitted to the Ministry by September 15 of the applicable year for which the reallocation is requested. The Ministry will attempt to accommodate such requests but cannot guarantee approval.
All annual funding allocations must be committed to projects within the specified timelines in each program year; otherwise, the outstanding funding allocation may be reallocated to other Service Managers. The Ministry will review Service Managers’ third quarter Investment Plan updates for each program year to determine whether funding targets will be met and whether reallocation is needed. Any funding remaining to be committed after January 30 of each program year may be re-allocated. Any funding that is re-allocated from a Service Manager will be deducted from that Service Manager’s total overall allocation.

**General Eligibility**

Housing providers/projects are eligible to receive COCHI funding if:

- As of April 1, 2019, Schedule 1, the project was administered within a “Transferred Housing Program” in Schedule 1, Regulation 367/11 of the *Housing Services Act, 2011*.

- At the time of the commitment and use of the COCHI funding for the provider/project, the project is still listed as a “Transferred Housing Program” in Schedule 1, Regulation 367/11 of the *Housing Services Act, 2011*.

Note that housing that was, or is, only within either of the following social housing categories is **not** eligible to receive COCHI funding:

- “Program No 2: Rent Supplement Program” (federal requirements are that COCHI funding be used to support community housing, which does not include private landlords);

- “Program No 9: Rural and Native Homeownership Program” (the Province provides funding to Ontario Aboriginal Housing Services for this program).

**Uses of Funding**

As outlined in the Bilateral Agreement, COCHI funding is to:

- Be used solely in social housing and community housing;

- Protect, regenerate and expand social housing and to reduce housing need in social housing; and,

- Preserve Urban Native housing units – no net loss of units; retained units improved through repair/capital replacement; and adequate affordability support.
To support Ontario’s Community Housing Renewal Strategy, Service Managers are encouraged to use COCHI funding for:

1. Protecting rent-geared-to-income tenants in non-profit and co-operative housing projects with expiring operating agreements/mortgages;

2. Preserving social housing supply through repairs and renovations; and/or

3. Supporting social housing providers that can demonstrate their potential for long-term sustainability through transitional operating funding.

**NOTE:** As per the Bilateral Agreement, COCHI funding cannot be used to offset municipal social housing subsidy expenditures. COCHI funding must be used in addition to existing municipal subsidy social housing expenditures.

**Urban Native Housing**

For those Service Managers with Urban Native housing units, there is a requirement that this stock will be prioritized to receive COCHI funding where providers are able and willing to continue. Urban Native housing projects typically have higher repair/renovation needs and most were developed with 100% rent-geared-to-income units.

Of the total number of social housing units in Ontario, 1,452 are Urban Native housing, with all 1,452 units being targeted for low-income households receiving rent-geared-to-income assistance.

The COCHI program requires the preservation of Urban Native housing units to ensure that there is no net loss of units and retained units will be improved through repair, capital replacement as well as through adequate affordability support.

Unlike other social housing providers, Urban Native housing providers are not subject to the rules of the *Housing Services Act, 2011* and have their own operating agreements. In order to help guide Service Managers when working with Urban Native housing providers, the Ministry is requiring Service Managers to follow the principles outlined below:

- Urban Native housing is intended to support individuals in housing need that identify as Indigenous;
- There is a fair and transparent approach for selecting tenants;
- Indigenous governance of Urban Native providers is to be supported and maintained; and,
- Funding is to be used to support culturally safe housing stability for tenants and ongoing viability and sustainability of the provider.
The Ministry acknowledges that operating subsidies for many Urban Native housing projects will likely need to be ongoing (rather than transitional) given that most projects have no market housing units to offset operating costs.

Further guidelines on Urban Native housing may be developed in consultation with housing providers and Service Managers.

**COCHI Operating Components:**

Protection for RGI tenants and support for housing providers that can demonstrate their potential for long-term sustainability could take the form of operating funding.

**Rent Supplements**

Where operating expenditures are planned, eligible costs could include a rent supplement. A rent supplement is a subsidy paid to the landlord on behalf of a household in need of rental assistance.

Service Managers are encouraged to prioritize households residing in social housing and affected by expiring operating agreements and/or mortgage maturity.

Providing rent supplements is intended to promote housing stability for tenants who would otherwise face affordability challenges.

**Transitional Operating Funding**

COCHI funding may also be used as a short-term transitional operating subsidy. The expectation is that housing providers would use this funding to address immediate areas of concern with the clear objective of reaching an operational and financial status that does not require an ongoing government subsidy but could transition to a rent subsidy agreement that is not an ongoing subsidy.

For example, transitional operating subsidy funding could help a housing provider to address:

- Asset management planning services, such as building condition audits and technical assessments of significant repairs that must be addressed within identified timelines;
- Business streamlining/operations analysis; and,
- Enabling acquisitions and mergers of housing providers/assets to improve operating efficiencies and economies of scale.

Households paying a rent-geared-to-income rent consistent with the *Housing Services Act, 2011* who are supported through the use of COCHI operating funding will be eligible to meet a Service Manager’s Service Level Standard as per the Act.
**COCHI Capital Component:**

*Repair*

Support for community housing providers, including Local Housing Corporations, could take the form of repair and renovation funding.

Where capital expenditures are planned, the Ministry encourages Service Managers to utilize COCHI funding for strategic capital repairs which preserve and extend the functional lifespan of the social housing supply, such as investments based on capital needs identified in current building condition audits and that help support ongoing housing provider sustainability.

Eligible work could include:

- Replacing and/or repairing core building systems, and sub-systems (e.g. heating and/or cooling, leaking roof systems, water issues, structural repairs, etc.); and,
- Carrying out health and safety repairs (e.g., accessibility renovations).

Housing providers/projects that receive funding under the COCHI Capital Component must remain affordable for a ten-year period after the completion of the funded retrofit work, including a minimum of five (5) years during which it will operate as social housing under the *Housing Services Act, 2011*. This requirement applies regardless of any operating agreements or mortgage obligations or agreements between a Service Manager and eligible housing provider.

Service Managers may also utilize OPHI funding for social housing capital repair (please refer to Page 43 for more detail).

**Project Submission/Approval Process**

**COCHI Operating Components:**

Allocations will be committed at the beginning of each program year through a letter from the Ministry based on the projected disbursements identified in the Investment Plan submitted by the Service Manager through the Transfer Payment Hub System.

Service Managers are required to report-back on a quarterly basis and demonstrate program take-up through updates of their actual disbursements in their Investment Plans. Please see Page 7 for details on reporting requirements and due dates.
Once the Ministry has reviewed the annual Investment Plans and the individual social housing projects receiving COCHI operating components funding are approved by the Service Manager, the Service Manager will enter project details into the Transfer Payment Hub System.

**COCHI Capital Component:**

Service Manager funding is provided in the form of a forgivable loan to the housing provider based on the estimated cost of reviewed work items. Service Managers must not reduce existing subsidy payments to social housing providers as a result of COCHI funding.

The Service Manager is responsible for selecting and approving all eligible COCHI projects, monitoring progress and completion of projects, quality of work and for the advancement of funds. Service Managers and housing providers are encouraged to liaise early with building departments to avoid code compliance issues, i.e., building permits, etc.

Service Managers are also responsible for creating and entering into project funding agreements with each eligible housing provider that will receive COCHI Capital Component funding. Repairs must commence within 120 days of signing the funding agreement and completed by the end of the subsequent Fiscal Year, i.e. March 31, 2021 for the 2019-20 funding year. Copies of all financial invoices must be kept for reporting and audit purposes.

Once the Ministry has reviewed the annual Investment Plans and the individual projects are approved by the Service Manager, the Service Manager will enter project details as per the Project Information Form into the Transfer Payment Hub System to commit funding.

The Ministry reserves the right to decline any proposed uses of COCHI funding that are not consistent with the Program Guidelines and the Bilateral Agreement; revision and resubmission may be required.

A minimum of 90 percent of the annual capital component funding allocation must be committed to eligible housing providers by December 31 of each program year. If a Service Manager has not met this threshold, the Ministry reserves the right to reallocate funds to another Service Manager to ensure full commitment of program funding. Any funding remaining to be committed after January 30 of each program year may be reallocated to another Service Manager.
The Service Manager must not approve a funding request unless the housing provider has agreed to operate the project as per the affordability requirements included on Page 20.

Service Managers must ensure project status is updated and documents are posted in the Transfer Payment Hub System on an on-going basis.

**Funding Payment Process**

**COCHI Operating Components:**

The Ministry will provide quarterly payments based on quarterly projected disbursements identified in the Investment Plan.

Funds are transferred electronically to Service Managers. Service Managers must ensure that the Ministry has their latest banking information to receive these funds.

Service Managers advance monthly payments to housing providers upon the signing of housing provider agreements.

**COCHI Capital Component:**

Service Managers will receive 20 percent of the annual program funding as their first quarter payment based on the repair budget identified in the Investment Plan.

The Ministry will make the remaining 80 percent through subsequent quarterly payments to Service Managers based on the projected disbursements in the Investment Plan.

The primary purpose of the quarterly forecasts in the Investment Plan is to indicate quarterly cash flow requirements over the life of the program, but no later than the end of the subsequent fiscal year. The quarterly cash flow request must be at or close to the time the funds are needed by the housing provider to pay for their relevant expenditures.

Payments to Service Managers will not be based on development milestones of individual projects; Service Managers must flow funds to the housing providers based on pre-established project milestones for their respective projects.
Reporting

Service Managers will be required to report municipal social housing expenditures that match the annual COCHI allocation provided. The Ministry will work with Services Managers in 2019-20 to confirm reporting format.

**COCHI Operating Components:**

COCHI reporting consists of updating and submitting the Investment Plan with Service Manager progress on a quarterly basis. Quarterly reports should be completed and submitted through the Ministry’s Transfer Payment Hub System. Please see Page 7 for dates and reporting requirements.

For quarterly updates, Service Managers are required to track disbursements and recipient numbers separately for each stream. Quarterly Investment Plan updates must include the number of occupied units.

Service Managers are also required to track and report on the following information for the social housing projects receiving COCHI funding:

- Landlord agreements and, if applicable, agreements with third-party delivery agencies
- Where a project specifically targets any of the targeted vulnerable sub-populations listed on Page 6.

This reporting ensures compliance with the provisions of the Canada Housing and Mortgage Corporation-Ontario Bilateral Agreement, the Service Manager Transfer Payment Agreement, and other established program parameters.

**COCHI Capital Component:**

Service Managers are required to report to the Ministry on the status of each project during its repair, retrofit and regeneration activities. Service Managers must update progress on project activities and payments to housing providers regularly through the Ministry’s Transfer Payment Hub System. Service Managers must submit confirmation of construction start and completion for each project in the Ministry’s Transfer Payment Hub System.

Service Managers are also required to track and report on the following information for the Social Housing projects receiving COCHI funding through the Project Information Form:
• Where a project specifically targets any of the targeted vulnerable sub-populations listed on Page 6.

Please see Page 7 for dates and reporting requirements.

Service Managers must also monitor compliance with the ten-year affordability period for each project that receives COCHI capital funding. Service Managers are required to file project reports annually to the Ministry for the first three years following project completion. After this period, the Ministry will audit a sample of Service Managers every year. Every Service Manager will be audited at least once over the remaining seven years of the affordability period.
Ontario Priorities Housing Initiative (OPHI)

Program Components

OPHI offers the following program components to Service Managers:

- Rental Housing component
- Homeownership component
- Ontario Renovates component
- Rental Assistance component
- Housing Support Services component

Details on each component are included in these Guidelines.

Service Managers have the flexibility to select the components they will deliver each year using their OPHI approved and planned annual funding allocations. Planned commitments and projected take-up for selected program components must be identified in each Service Manager’s Investment Plan – see page 5.

Funding Allocations

Service Managers have been provided with their approved funding allocation for Year 1 and planning allocations for Years 2 and 3 of OPHI. Allocations are based on the Service Manager’s share of all households in Ontario and their share of Ontario households in core housing need equally weighted.

The Ministry will work with Service Managers who wish to “pool” their annual funding allocations into one fiscal year to facilitate the development of larger projects. In this scenario, the Ministry coordinates a swapping of funding allocations from different fiscal years between Service Managers and ensures each Service Manager maintains their total funding allocations. Requests for swapping should be made as soon as possible by emailing HousingProgramsDelivery@Ontario.ca.

Funding Commitments

Funding allocations are provided on a “use it or lose it” basis. Funds not committed by the required timelines may be reallocated to other Service Managers as the swapping exercise described above is the only option available to move funds between program years.
The following documentation is required to commit funds under OPHI:

- Rental Housing – Contribution Agreement, confirmation of security
- Homeownership – Approved project information in Transfer Payment Hub System and Agreement of Purchase and Sale, or Funding/Contribution Agreement with non-profit developer and confirmation of security
- Ontario Renovates – Approved project information in Transfer Payment Hub System, confirmation of security (mortgage or promissory note), either an executed Letter of Agreement or Funding Agreement
- Rental Assistance – Commitment letter from the Ministry
- Housing Support Services – Services Agreement with a Support Services Agency or equivalent, payments for services if applicable

NOTE: Funding allocations are provided on a “use it or lose it” basis, since funding from one year cannot be allocated by the Province to future years. Therefore, unlike the previous Investment in Affordable Housing program, funding for both OPHI operating components – Rental Assistance and Housing Support Services – must be disbursed in the program year in which the funding was committed. Funding cannot be extended beyond the program year.

**Capital Components**

Rental Housing component funding allocations must be committed by December 31 of each program year.

For the Homeownership and Ontario Renovates components, no more than 10% of each component’s funding allocation may be planned for take-up in the fourth quarter of the respective program years. A minimum of 90% of the annual funding allocations for each component must be committed by December 31 of each program year. Notwithstanding the above, any funding that remains to be committed by January 30 of each program year may be reallocated to other Service Managers.

**Operating Components**

Allocations for the Rental Assistance component will be committed at the beginning of each program year through a letter from the Ministry based on the projected disbursements identified in the Service Manager’s Council-approved Investment Plan. Housing Support Service funding will be committed based on the submission of Services Agreements (or equivalent if delivered directly by the Service Manager).

Service Managers who directly deliver the Rental Assistance component and/or the Housing Support Services component are required to report on program take-up through their quarterly Investment Plan updates. The Ministry will provide quarterly
payments to Service Managers based on projected disbursements. Service Managers will be required to provide copies of rent supplement Landlord Agreements and Services Agreements under the Housing Support Services component to demonstrate program take-up.

**Reallocation**

To ensure all funds are committed, Service Manager’s may move funding from one OPHI component to another within the same program year if the original planned commitment for funding cannot be met, as follows:

- Funding originally planned for the capital components (Rental Housing, Homeownership and the Ontario Renovates) can be reallocated within these components
- Funding originally planned for the Rental Assistance component’s Rent Supplement stream and Housing Allowance Direct Delivery stream, or the Housing Support Services component can be reallocated within these streams/components (for more information on delivery streams please refer to Page 47)
- No funding can be moved to the Housing Allowance Shared Delivery stream from the other OPHI components, or vice versa
- If a Service Manager wishes to reallocate funding from the capital components to either the Rental Assistance Component’s Direct Delivery Streams or the Housing Support Services component, or vice versa, a request for reallocation shall be submitted to the Ministry by September 15 of the applicable year for which the reallocation is requested. The Ministry will attempt to accommodate such requests but cannot guarantee approval.

Under the capital components, all annual funding allocations must be committed to projects within the specified timelines in each program year; otherwise, the outstanding funding allocation may be reallocated to other Service Managers. The Ministry will review Service Managers’ third quarter Investment Plan updates for each program year to determine whether funding targets will be met and whether reallocation is needed. Any funding remaining to be committed after January 30 of each program year may be reallocated. Any funding that is reallocated from a Service Manager will be deducted from that Service Manager’s total overall allocation.
Rental Housing Component

The Rental Housing component will:

- Increase the supply of community rental housing for households on, or eligible to be on, social housing waiting lists.
- Ensure that safe, adequate and affordable rental housing is available to Ontario households.

Eligibility Criteria - Projects

Eligible projects must be non-profit/municipal/co-operative developments or partnerships, and be one of the following:

- New construction, including additions and extensions
- Acquisition and, where required, rehabilitation of existing residential buildings to maintain or increase the affordable rental housing stock
- Conversion of non-residential buildings or units to purpose-built rental buildings/units

Social housing redevelopment which involves building new affordable rental units/additions on social housing sites is eligible provided that the appropriate ministerial or Service Manager consent, as applicable, is obtained as per the Housing Services Act, 2011.

Amendments to the Housing Services Act, 2011, effective January 1, 2017, have resulted in changes to consent authorities. Specifically, Service Managers now have consent authority for the transfer of most social housing properties. Please refer to the Guide for Service Manager Consents under the Housing Services Act, 2011 which can be found at: http://www.mah.gov.on.ca/AssetFactory.aspx?did=15950.

Projects that are not eligible include:

- Projects proposed by private sector proponents without non-profit/municipal/co-operative partnership*
- Secondary suites in owner-occupied housing (eligible under the Ontario Renovates component)
- Nursing and retirement homes
- Shelters and crisis care facilities
- Owner-occupied housing
- Student residences

*Canada Mortgage and Housing Corporation has made available other programs – for example, the National Housing Co-Investment Fund – to support the development of affordable units by private developers. The Ministry is interested in focusing OPHI funding on the development of community housing that will provide longer-term public benefit.
Eligibility Criteria – Units

Units must be modest in size and amenities relative to other housing in the community. Units are expected to be self-contained. Proponents who wish to develop congregate living buildings (rooms with shared living spaces) for supportive housing may be eligible for program funding and should provide a rationale in order to receive funding.

Service Managers may establish size and amenity requirements. If Service Managers do not set size requirements, the following provincial minimum and average size requirements must be used as a guideline for new construction projects.

<table>
<thead>
<tr>
<th></th>
<th>Bachelor</th>
<th>1 Bedroom</th>
<th>2 Bedroom</th>
<th>3 Bedroom</th>
<th>4 Bedroom</th>
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<td>40.0 m²</td>
<td>48.7 m²</td>
<td>60.4 m²</td>
<td>83.6 m²</td>
<td>102.2 m²</td>
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<tr>
<td>Average</td>
<td>41.8 m²</td>
<td>55.0 m²</td>
<td>67.4 m²</td>
<td>92.9 m²</td>
<td>109.2 m²</td>
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Up to 30% of the total available space may be used for non-residential purposes, including common areas and services used directly with the residential accommodation such as office space for support services providers.

Project Submission Process

Service Managers will solicit proposals and select Rental Housing projects to recommend to the Ministry for funding approval. All procurement processes must be in accordance with the Municipal Act, 2001 or the City of Toronto Act, 2006 (applicable to the City of Toronto).

Service Managers will submit recommended projects for the Ministry’s consideration within the allocation set out in their Investment Plans.

Recommended projects shall:

- Be approved by council and/or board based on municipal/board procurement practices and in accordance with the Municipal Act, 2001 or the City of Toronto Act, 2006 (applicable to the City of Toronto).
- Be able to sign a Contribution Agreement no later than December 31 of each program year.
- Be able to start construction within 120 days after signing a Contribution Agreement and be completed within four years.
- Be financially viable from a construction and operating cost perspective – based on Service Manager confirmation.
- Have rents that on average for the project are at or below 80% of the Canada Mortgage and Housing Corporation Average Market Rent for the community or
as approved by the Ministry for a minimum of 20 years (see “Affordability Criteria and Rents” on page 33 for additional details).

- Provide the required equity, if applicable – 4% for partnerships between private sector and non-profit organizations; 0% for non-profit organizations.
- Address local housing needs and target tenant groups identified in local housing and homelessness plans.
- Are projected to maximize achievable reductions in energy consumption and greenhouse gas emissions relative to minimum requirements (i.e. meet or exceed the current National Energy Code and Ontario Building Code requirements for new construction; for renovations/repairs, maximize the achievable energy savings where possible when planning work or retrofits).
- Have an occupancy plan in place to ensure that units will be occupied in a timely manner.

Further, Service Managers are encouraged to give priority consideration to projects that:

- Have Contributions by Others, including the Service Manager, local municipality, and proponent – to be used in partnership with OPHI Rental Housing funding.
- Include family-sized (multi-bedroom) units.
- Are fully accessible and/or have units that are accessible to persons with disabilities.
- Provide community employment benefits including:
  - Work contracts for small and medium-sized businesses
  - Job creation for apprentices, Indigenous Peoples, women in construction, veterans and newcomers to Canada
- Have support service funding in place, if applicable.

Recommended projects for commitment should be submitted to the Ministry up to November 30 of each program year. All projects must be submitted through the Transfer Payment Hub System along with additional project background information such as that contained in Council/board reports.

**Project Approval Process**

Project approval will be based on construction readiness, ability to meet the program’s eligibility criteria, and alignment with the Investment Plan.

Service Managers are required to create and submit Project Information Forms through the Transfer Payment Hub System. Once approved, a project will receive a Conditional Letter of Commitment from the Ministry, which confirms Ministry approval and outlines the steps to take prior to signing a Contribution Agreement.

The Contribution Agreement shall describe legal obligations and reporting requirements for the project. All Service Managers are required to enter into Contribution Agreements directly with proponents.
As funding allocations must be committed for each year of the program, the deadline to execute Contribution Agreements is December 31 of each program year to allow time for reallocation of funds if necessary. Service Managers that have not signed a Contribution Agreement or have not begun construction by the required dates may have their funding reallocated.

Funding

Service Manager funding for the Rental Housing component is provided as a forgivable capital loan.

The OPHI Rental Housing component will fund up to 75% of the pro-rated share of the capital costs of the affordable units. Total capital costs include land, financing, hard (construction) and soft costs but less any HST rebates.

To encourage the development of family-sized units, and in recognition of the variance in costs across the province, per unit funding caps have been eliminated under the OPHI Rental Housing component. Service Managers are encouraged to consider factors such as unit bedroom size, unit type (e.g., low-rise apartment, high-rise apartment, townhouse), or geographic location of the project within the Service Manager’s service area when determining project funding amounts. The Ministry, however, will only approve projects that are determined to provide value for public money and are modest relative to other housing in the community.

Service Managers are required to perform their due diligence to ensure that a project is financially viable from a construction cost and on-going operating context, costs per unit are accurate and the program expenditures represent a prudent and best value use of public dollars.

The Ministry, at its discretion, may require an independent analysis to confirm project financial viability.

Contributions by Others

In addition to the mandatory program requirements Service Managers, municipalities and proponents are encouraged to provide additional contributions in order to increase the financial viability of the project and/or to provide deeper affordability for tenants.

Contributions by Service Managers and/or municipalities may include: waiving or reducing development charges, planning approvals application fees, building permit fees, and full property tax exemptions as well as contributions of municipal grants, and municipally-owned land.

Where appropriate, and to avoid the granting of bonuses, a Service Manager will need to ensure that an appropriate policy or program (e.g., Community Improvement Plan (per Section 28 of the Planning Act, 1990), Municipal Housing Facilities By-law (per
Section 110 of the *Municipal Act, 2001* – see page 32)) is in place to enable municipal contributions. For additional information on this and other municipal tools and incentives for affordable housing development, please contact the appropriate service manager, municipality, and/or HousingProgramsDelivery@Ontario.ca for more information.

Contributions by proponents may include land or cash, including that from fundraising and donations.

**Payment Process**

The Ministry will advance funding directly to Service Managers, who will be responsible for making project payments to housing proponents. Service Managers will advance funds to proponents based on the completion of construction milestones and compliance with the program requirements.

Funding will be advanced to Service Managers based on the following instalments:

1. 50% at signing of the Contribution Agreement and confirmation of registration of security.
2. 40% at confirmation of structural framing.
3. 10% at confirmation of occupancy, submission of Initial Occupancy Report and submission of an updated capital cost statement in a form acceptable to the Ministry.

The Ministry may consider accelerated payments for projects sponsored by non-profit proponents or acquisition/rehabilitation projects on a case-by-case basis.

All final payments are required to be made within four years of signing the Contribution Agreement, and not later than March 31, 2026. Service Managers are required to ensure that all projects are completed and request the final payment prior to this deadline.

**Eligible Target Groups**

The Rental Housing component aims to create affordable rental housing for households that are on, or eligible to be on, social housing waitlists. This includes, but is not limited to:

- Seniors
- Persons with disabilities
- Indigenous peoples
- People with mental health or addictions issues
- Survivors of domestic violence
- Those who are homeless or at risk of homelessness
- Recent immigrants
- Working poor
- Veterans
- Racialized groups
Income Verification

Service Managers are required to establish maximum income levels for OPHI-funded Rental Housing units at the time of initial tenancy; however, all households must be on, or eligible to be on, the waiting list for social housing. Service Managers must establish an approach for income verification to ensure that households in need are targeted. Annual income verification is at the Service Manager’s discretion.

Affordability Criteria and Rents

Projects approved under the Rental Housing component must remain affordable for a minimum period of 20 years. Affordability is defined as having rents for the project that are at or below 80% of Canada Mortgage and Housing Corporation Average Market Rent at the time of occupancy. Average rent is calculated using actual rents paid by tenants and any rent supplements provided by the Service Manager.

While individual unit rents may be set above or below the 80% threshold, in no instance shall an OPHI-funded Rental Housing unit have a rent that is greater than the Canada Mortgage and Housing Corporation Average Market Rent for the area.

If Canada Mortgage and Housing Corporation Average Market Rents are not available for certain communities, or in instances where in the opinion of the Service Manager the Canada Mortgage and Housing Corporation Average Market Rents do not reflect the actual average market rents in the local market area, a Service Manager may request an alternate average market rent by submitting a business case including a local market rent survey for the Ministry’s consideration.

Projects may include both OPHI Rental Housing and market units, but only units with rents that meet affordability requirements will receive OPHI funding.

If rent supplements are used for OPHI-funded units to provide deeper affordability for tenants, the Service Manager shall ensure total rent received by a Proponent, including rent from the tenant and any rental supplements from the Service Manager or other party shall not exceed 100% of Canada Mortgage and Housing Corporation Average Market Rent. In addition, the total of the rent paid by the tenant and any federal and/or provincially funded rent supplements paid to the proponent must be used to calculate the weighted average rent in a project.

Rent increases after initial occupancy must be made in accordance with rules established in the Residential Tenancies Act, 2006. New rental buildings (no part of which was occupied for residential purposes on or before November 15, 2018) are technically exempt from the Residential Tenancies Act, 2006 rent increase guidelines but are subject to terms and conditions in the Transfer Payment Agreement. The Transfer Payment Agreement states that rent increases follow the Residential Tenancies Act, 2006 rent increase guidelines but must still remain at or below 100% of
Canada Mortgage and Housing Corporation Average Market Rent and that average rents for the project must not exceed 80% of Canada Mortgage and Housing Corporation Average Market Rent.

The Ministry updates Average Market Rent information on its website annually at www.mah.gov.on.ca.

**General Requirements**

The following general program requirements apply to projects approved under the Rental Housing component:

**Municipal Housing Facility By-law**
- Where appropriate a Service Manager will ensure that a Municipal Housing Facility By-law is available to enable municipal contributions in accordance with the *Municipal Act, 2001* or the *City of Toronto Act, 2006* (applicable to the City of Toronto).
- Where a District Social Services Administration Board (DSSAB) is the Service Manager, collaboration with the appropriate local municipality will be required to ensure a Municipal Housing Facility By-law is available to proponents when deemed necessary.

Note: A Municipal Housing Facilities By-law and Agreements are a tool available under *Section 110 of the Municipal Act, 2001 and O. Reg 603/06* (among many other tools under the *Municipal Act, 2001 and Planning Act, 1990*) that may help facilitate municipal contributions and incentives for housing development. It may not always be appropriate and/or required for all housing developments. For more information contact the appropriate Service Manager, municipality, and/or email HousingProgramsDelivery@Ontario.ca.

**Municipal Capital Facilities Agreement**

Municipal Capital Facilities Agreements per O. Reg 603/06 may be used by municipalities to create relationships with other parties to deliver municipal facilities. An example of this may involve an agreement between a municipality and a not-for-profit organization in which the municipality provides financial assistance for affordable housing facilities.

Under these agreements, assistance provided by a municipality may include: giving or lending money; giving, leasing or lending property; guaranteeing borrowing; providing the services of employees of the municipality; and/or providing tax exemptions or reductions.
**Construction**

- Projects must start construction within 120 days of signing a Contribution Agreement.
- Projects that do not start construction within 120 days of signing a Contribution Agreement may, at the Ministry’s discretion, have program funding withdrawn and reallocated to another Service Manager.
- Written confirmation of construction start must be provided to the Ministry.
- Site inspections will be conducted at the discretion of the Ministry.
- Projects must complete construction within four years of signing a Contribution Agreement.

**Equity**

- Minimum four percent equity must be provided for projects sponsored by partnerships between private companies and non-profit organizations.
- No equity contribution is required for projects sponsored by non-profit or co-operative housing organizations to encourage participation by these groups in the program.
- Please note that private lenders may have additional equity requirements.

**Municipal Property Tax**

- Service Managers/Municipalities are required during the first 20-year affordability period of projects less than seven units to either:
  - Reduce property taxes for Rental Housing projects by setting it at a rate equivalent to, or lower than, the single residential rate for the area; or
  - Provide a grant in lieu of this property tax reduction.

**Indemnification and Repayment**

There are obligations for all OPHI parties with regard to the indemnification and recovery of government funding. Specific obligations and provisions are included in the Transfer Payment Agreement.

The Ministry has developed the Affordable Housing Program and Investment in Affordable Housing Risk Mitigation Strategies Guide (2012) that provides best practices and clarification on preventing and resolving issues with affordable housing projects that may experience difficulties. The Guide can be found at: [http://www.mah.gov.on.ca/Asset9886.aspx](http://www.mah.gov.on.ca/Asset9886.aspx).

In cases where an OPHI Rental Housing project encounters difficulties, the risk mitigation strategies outlined in the Guide may assist proponents and Service Managers.
Reporting

In addition to individual project submission through the Transfer Payment Hub System, Service Managers are required to update their Investment Plans with their funding commitment projections under the Rental Housing component on a quarterly basis. Please refer to Page 7 for reporting requirements and due dates. Proponents will be required to report accordingly to their Service Manager.

Quarterly updates to the Investment Plan will be supplemented by regular milestone updates through the Transfer Payment Hub System along with progress reports to the Ministry contacts describing project progress and potential issues of concern that might delay or jeopardize the project.

Service Managers will be required to submit signed project checklists and documentation in the Transfer Payment Hub System as follows:

- Within 130 days after signed Contribution Agreement: first available Building Permit, Confirmation of Construction Start.
- At completion of structural framing: confirmation of structural framing.
- An audited capital cost statement within six months following the initial occupancy date, or such additional time acceptable to the Ministry.

Service Managers are also required to complete and file with the Ministry an Initial Occupancy Report once projects are completed and occupied, and Annual Occupancy Reports for the first three years after project completion. After the first three years, filing of the Annual Occupancy Report is not required although the Service Manager is still required to complete the Annual Occupancy Report and may be requested to submit the report periodically.

This reporting ensures compliance with the provisions of the CMHC-Ontario Bilateral Agreement under the National Housing Strategy and other established program requirements. All reports and updates are to be submitted through the Transfer Payment Hub System, where possible.
Homeownership Component

The Homeownership component aims to assist low to moderate income renter households to purchase affordable homes by providing down payment assistance in the form of a forgivable loan.

Specific objectives are:
- To provide renter households with an opportunity to move into homeownership.
- To ease the demand for rental housing by assisting renter households to purchase affordable homes.
- To encourage non-profit affordable homeownership developers to build affordable ownership units.

Eligibility Criteria

To be eligible for down payment assistance, prospective purchasers must:
- Be a renter household buying a sole and principal residence in a participating Service Manager area.
- Have household income at or below the 60th percentile income level for the Service Manager area or the province, whichever is lower (see Appendix C).
- Meet any additional criteria as established and communicated by the Service Manager.

Household income verification is the responsibility of the Service Manager.

Purchasers must be selected and approved through a fair and open process developed by the Service Manager based on local criteria and defined needs specified in the Service Manager’s Investment Plan.

NEW FOR OPHI

Homeownership component funding may be provided to non-profit affordable homeownership providers during the construction phase of affordable ownership units to help providers secure and reduce the cost of construction financing. Funding is limited to $50,000 per unit and must be secured on title to the lands. Similar to the Rental Housing component, Service Managers would enter into contribution/funding agreements with the proponent to commit the funding.

The associated per unit funding would then be provided to home buyers as down payment assistance at the time of closing of the purchase of the unit. The requirements of the Homeownership component (e.g., eligibility criteria, loan and repayment provisions) outlined below will apply to the down payment assistance.

Eligibility Criteria

To be eligible for down payment assistance, prospective purchasers must:
- Be a renter household buying a sole and principal residence in a participating Service Manager area.
- Have household income at or below the 60th percentile income level for the Service Manager area or the province, whichever is lower (see Appendix C).
- Meet any additional criteria as established and communicated by the Service Manager.

Household income verification is the responsibility of the Service Manager.

Purchasers must be selected and approved through a fair and open process developed by the Service Manager based on local criteria and defined needs specified in the Service Manager’s Investment Plan.
Purchase Price

The purchase price of a home must not exceed the average resale price in the Service Manager’s area. Service Managers may establish their own maximum house prices, provided they are lower than the average resale price in the Service Manager area. Maximum house prices will be updated on an annual basis and provided by the Ministry.

Eligible Unit Types

Resale or new homes (including conversions from non-residential use that include a new home warranty) are eligible unit types under the Homeownership component.

Homes may be detached, semi-detached, town (condo and freehold), stacked homes, row houses, apartments or other similar built forms approved by the Ministry. Service Managers may also choose to include duplexes as eligible units.

Homes must be modest in size, relative to community norms, in terms of floor area and amenities, as determined by the Province and/or the Service Manager.

Home inspections are required for all resale homes and are strongly recommended for new homes.

Eligible Target Groups

Service Managers are encouraged to address groups identified through their local Housing and Homelessness Plan and give consideration to households residing in social housing but whose incomes have increased and are paying market rent.

Education and Training

Service Managers must ensure education and training on the home buying experience – including financial guidance around the up-front and on-going costs of homeownership – and on the obligations and benefits of being a homeowner are offered to purchasers approved under the Homeownership component.

The Canada Mortgage and Housing Corporation website has a number of tools, worksheets, calculators and guides to assist and inform interested home buyers. This information can be found at https://www.cmhc-schl.gc.ca/en/buying.

Service Manager Revolving Loan Fund (RLF)

Creation and maintenance of a dedicated account / revolving fund is a prerequisite of program participation. Service Managers with an already-established Revolving Loan Fund of 20 years are eligible to receive OPHI Homeownership component funding.
Service Managers that do not have a Revolving Loan Fund established will need to ensure that one is created and maintained for at least a 20-year period with the option of phasing out after 15 years.

**Funding**

Funding is provided as a down payment assistance loan for eligible purchasers. Assistance is forgiven after a minimum of 20 years – the affordability period for the Homeownership component. Service Managers may choose to require a forgiveness period of more than 20 years.

The amount of down payment assistance for each eligible purchaser will be determined by the Service Manager, to a maximum of $50,000 per eligible unit.

Total funding advanced by each Service Manager must not exceed 10% of the sum of purchase prices for all units acquired by eligible purchasers – other than units acquired from non-profit homeownership providers as they are exempt from this calculation.

If a Service Manager elects to provide less than five percent down payment assistance, the primary lending institution and/or insurance provider may require additional equity to be contributed by the purchaser.

**Partnerships**

Service Managers may wish to partner with non-profit affordable homeownership providers (such as Habitat for Humanity) in the delivery of the Homeownership component.

**Funding Commitment**

A minimum of 90% of the annual Homeownership component funding allocation must be committed to eligible purchasers of eligible units by December 31 of each program year. If a Service Manager has not met this threshold, the Ministry may reallocate funds to another Service Manager to ensure full commitment of program funding. Any funding remaining to be committed after January 30 of each program year may be reallocated to another Service Manager.

**Payment Process**

Service Managers are to provide down payment assistance to eligible purchasers at the time of closing on the purchase of the home; when a mortgage can be registered on title. Please note that OPHI Homeownership component funding may not be used for deposits toward eligible units.
Once an eligible purchaser has been approved by the Service Manager, the required project information – along with a copy of the Agreement of Purchase and Sale – must be submitted to the Ministry through the Transfer Payment Hub System.

Payments to Service Managers will be made within 15 business days of project approval, or within seven days of the closing date of the sale of the unit, whichever is later. All payments must be made to approved home purchasers within four years of the date of commitment, but in any event, no later than March 31, 2026.

NEW FOR OPHI – NON-PROFIT AFFORDABLE HOMEOWNERSHIP DEVELOPERS

Funding will be advanced to Service Managers in three instalments:
1. 50% at signing of the Contribution Agreement and confirmation of registration of security.
2. 40% at confirmation of structural framing.
3. 10% at confirmation of construction completion.

Conditions for Repayment by Homeowner

Repayment of the original down payment contribution must be made if the following situations occur while the OPHI Homeownership loan is outstanding:
- The unit is sold or leased.
- The unit is no longer the sole and principal residence of the loan recipient.
- The loan recipient becomes bankrupt or insolvent.
- The loan recipient misrepresented their eligibility for the program.
- The loan recipient used the proceeds of the loan for a purpose other than the acquisition of the unit.
- The death of the loan recipient.

Traditional interest will not be charged on the assistance. The original loan amount and the percentage share of the realized capital gains proportionate to the down payment assistance must be repaid in the above cases. For example, if the purchaser was assisted with five percent of the purchase price, the loan amount plus five percent of any capital gains/appreciation would have to be repaid.

If a unit is sold for less than the original purchase price, the difference between the down payment assistance and the depreciated amount will be repayable.
- Amount payable = Loan – (original purchase price – resale price)

For example, if the down payment assistance was $10,000 for a home originally purchased at $100,000 and then sold for $92,000:
- Amount payable = $10,000 - ($100,000 - $92,000) = $2,000
- If the same home is sold for $85,000, the principal shall be forgiven.
The Service Manager must be satisfied that the sale was at fair market value.

If a purchaser chooses to repay the down payment assistance without selling the home within the affordability period, the purchaser is still required to repay the proportionate percentage of any notional capital gain* as of the date of repayment.

Only the principal amount would have to be repaid in the event of the death of a homeowner prior to the expiry of the affordability period.

Repayments are to be made into the Revolving Loan Fund and redistributed under the Homeownership component in the Service Manager’s area.

*Notional capital gains will be calculated based on the current fair market value of the home at the time of repayment of the loan. Fair market value shall be based on an independent appraisal acceptable to the Service Manager.

Canada Mortgage and Housing Corporation

In support of the Homeownership component, the Canada Mortgage and Housing Corporation will recognize down payment assistance as owner’s equity in its underwriting evaluation.

Reporting

Service Managers are required to update their Investment Plan with their approved progress under the Homeownership component on a quarterly basis. Please see Page 7 for reporting requirements and due dates.

In addition, as part of the project submission process, the Service Manager must provide the following information on a per project basis:

- Number of households assisted through the program
- Number of occupants
- Price of unit
- Actual occupancy and closing dates
- Amount of OPHI subsidy

Service Managers are also required to report annually on loan repayments to, and loans funded from, the Revolving Loan Fund.

This reporting ensures compliance with the provisions of the CMHC-Ontario Bilateral Agreement under the National Housing Strategy and other established program requirements. All reports and updates are to be submitted through the Transfer Payment Hub System, where possible.
Documentation Required for Records

Service Managers are responsible for retaining the following documents over the life of the program:

Eligibility information:
- The signed application form, including a declaration that all information is accurate
- The Notice of Assessment for all members of the household
- Copies of photo identification
- Unit eligibility information

Loan information:
- Agreements of Purchase and Sale
- OPHI Homeownership loan agreement
- Mortgage registration documentation
- Title search

Payment documents and default actions:
- Records of all payments and defaults
- Confirmation of compliance with the terms of the Loan Agreement (e.g., letter confirming that the unit remains the sole and principal residence of the eligible purchaser)
- Record of actions taken by the Service Manager and the participant on any defaults
Ontario Renovates Component

The Ontario Renovates component provides financial assistance to renovate and/or rehabilitate affordable ownership and rental properties including community housing.

The objectives of Ontario Renovates are:
- To improve the living conditions of households in need through financial assistance to repair deficiencies in affordable ownership and rental properties including community housing.
- To foster independent living of seniors and persons with disabilities by providing financial assistance to support modifications and renovations to increase accessibility of affordable rental and ownership properties.
- To increase the supply of affordable rental housing by providing assistance to create secondary suites in existing single-family homes.

The Ontario Renovates component consists of two sub-components:

a) **Home Repair** to assist low to moderate income homeowner households:
   - Repair their home to bring to acceptable standards while improving the energy-efficiency of the unit.
   - Increase accessibility of their unit through modifications and adaptations.

b) **Multi-Unit Rehabilitation** to assist:
   - Landlords of eligible affordable rental buildings and community housing providers to rehabilitate units that require essential repairs and/or modify units to increase accessibility.
   - Low to moderate income homeowners to create a new affordable rental unit in an existing single-family home.
   - In repairing, rehabilitating and improving existing shelters.

General Eligible Activities and Costs

Eligible repairs for Ontario Renovates may include the following activities:

- Repairs and rehabilitation required to bring a home/unit to an acceptable standard while improving energy efficiency. Examples include, but are not limited to:
  - Heating systems
  - Chimneys
  - Doors and windows
  - Foundations
  - Roofs, walls, floors and ceilings
  - Vents, louvers
  - Electrical systems
  - Plumbing
  - Septic systems, well water, and well drilling
- Fire safety
- Other repairs may be considered, with supporting documentation, at the discretion of the Service Manager

- Remediation for an overcrowded dwelling through the addition of habitable living space.

- Modifications to reduce physical barriers related to housing and reasonably related to the occupant’s disability. Examples include, but are not limited to:
  - Ramps
  - Handrails
  - Chair and bath lifts
  - Height adjustments to countertops
  - Cues for doorbells/fire alarms
  - Other modifications may be considered, with supporting documentation, at the discretion of the Service Manager

- Creation of self-contained secondary suites and garden suites for affordable rental purposes.

Other eligible costs may include labour and applicable taxes, building permits, legal fees, certificates, appraisal fees, inspection fees, drawing and specification and any other costs that the Service Manager deems reasonable and that are agreed to by the Ministry.

Repairs must commence within 120 days of the date of the funding agreement/letter of agreement. Copies of all financial invoices must be kept for reporting and audit purposes.

**Energy Efficiency**

The Ministry strongly encourages the use of energy-saving products or systems for the required repairs to housing under the Ontario Renovates component such as ENERGY STAR certified products.

**Ineligible Projects**

The following projects are not eligible for Ontario Renovates funding:

- Retirement Homes, Long-Term Care Homes (including nursing homes), and crisis care facilities.
- Units not subject to the *Residential Tenancies Act, 2006* (except shelters and transitional housing).
- Creation of new rental units (except secondary suites in a single-family home and garden suites on the property lot of a primary residence).
Project Submission Process

The Service Manager is responsible for selecting and approving all eligible Ontario Renovates projects, monitoring progress and completion of projects, quality of work and for the advancement of funds.

Once an eligible project has been approved by the Service Manager, completed project information along with proof of loan security (promissory note or mortgage registration) if required must be entered and approved in the Transfer Payment Hub System to confirm program take-up. The Ministry reserves the right to return an Ontario Renovates project application for revision and resubmission if it is not consistent with the Program Guidelines.

Loans may be secured by promissory notes. If funding exceeds $25,000, a mortgage registered on title is required upon project completion. Loan security is not required for social housing projects.

Service Managers must confirm that property taxes and mortgage payments are up-to-date. Insurance coverage should be in place for the full value of the home or project.

For Home Repair projects, Service Managers must provide a sign-back letter of agreement to each homeowner outlining the scope of work, funding commitment and roles and responsibilities of both the homeowners and the Service Manager.

For Multi-Unit Rehabilitation projects, the Service Manager must verify the following additional conditions:

- Certificate of insurance is provided, as appropriate.
- For affordable rental housing projects, the Service Manager and the proponent or homeowner have signed a Funding Agreement, which confirms that:
  - Rental projects must remain affordable for a minimum of 15 years (maintain rent levels at or below Canada Mortgage and Housing Corporation Average Market Rents, and
  - Forgiveness of funding is earned at an equal rate per year for the minimum 15-year period.
- For projects under the Housing Services Act, 2011, please refer to COCHI section of the Program Guidelines (Page 14) for program requirements.

Service Managers must ensure project status is updated and documents are posted in the Transfer Payment Hub System on an on-going basis.

Funding Commitment

A minimum of 90% of the annual Ontario Renovates component funding allocation must be committed to eligible homeowners or landlords by December 31 of each program year. If a Service Manager has not met this threshold, the Ministry reserves the right to
reallocate funds to another Service Manager to ensure full commitment of program funding. Any funding remaining to be committed after January 30 of each program year may be reallocated to another Service Manager.

**Affordability Criteria**

**Home Repair**

Under the Ontario Renovates *Home Repair* subcomponent, eligible households must:

- Have a household income at or below the 60\textsuperscript{th} income percentile for the Service Manager area or province, whichever is lower. Service Managers are responsible for household income verification. (See Appendix C)
- Own a home that is their sole and principal residence with a market value at or below the average resale price for the Service Manager area as updated annually by the Ministry. In communities where data is non-existent, market values may be determined by the Service Manager.

The Province will supply annual updates to the 60\textsuperscript{th} percentile income figures. Service Managers may use these or more restrictive ceilings or figures, such as Household Income Limits (HILs).

**Multi-Unit Rehabilitation**

Under the Ontario Renovates *Multi-Unit Rehabilitation* subcomponent, units must be modest relative to community norms in terms of floor space and amenities, with rents at or below the Canada Mortgage and Housing Corporation Average Market Rent for the Service Manager area for the entire loan forgiveness period.

Repairs and upgrades to social housing are eligible. Depending on local needs, Service Managers may wish to complement COCHI capital funding with OPHI Ontario Renovates funding. Please refer to the COCHI section of the Program Guidelines (Page 14).

Renovations to rooming houses are eligible activities for funding under the *Multi-Unit Rehabilitation* subcomponent. Rooming house units must have rents at or below 60 percent of Average Market Rent levels for 1-bedroom units in the Service Manager area.

Renovations and upgrades to existing shelters are eligible under the *Multi-Unit Rehabilitation* subcomponent.

The creation of affordable secondary suites in existing single-family homes or garden suites on the property lot of a single-family home are also eligible activities under the *Multi-Unit Rehabilitation* subcomponent. The household income of the incoming tenant must be at or below the 60\textsuperscript{th} income percentile for the Service Manager area or
province, whichever is lower; however, Service Managers may establish more restrictive income limits. Service Managers must establish an approach for income verification to ensure that households in need are targeted. House value and income limits of the homeowner household may be set by, and are at the discretion of, the Service Manager.

**Funding**

Funding is provided in the form of a forgivable loan to the proponent / homeowner based on the cost of the work items approved by the Service Manager. Service Managers may vary the amount of funding per unit in order to address local priorities, to a maximum of $50,000. The average funding across a Service Manager’s area must not exceed $25,000 per unit. Funding for projects must not be greater than the cost of repairs net any HST rebates.

The period of forgiveness for *Home Repair* projects is a minimum of 10 years and for *Multi-Unit Rehabilitation* projects it is a minimum of 15 years, with the exception of social housing projects. Forgiveness is earned at an equal rate per year over the affordability period beginning on the date of repair completion.

Funding for accessibility repairs made to a home and/or unit, up to a maximum of $5,000 is in the form of a contribution without an affordability period and does not require repayment provided the funds are used for their intended purpose.

The applicant is considered to be in default and any outstanding loan amount must be repaid if the following situations occur:
- The unit or project is sold.
- Rent levels are increased beyond allowable limits.
- Homeowners cease to occupy the unit as sole and principal residence.

If any of the following situations occur, the applicant is considered to be in default and the original loan amount must be repaid:
- Misrepresentation occurs related to eligibility for the program.
- Funding is used for other purposes.

Repayments made to the Service Manager are to be reinvested into Ontario Renovates projects unless otherwise directed by the Ministry.

**Payment Process**

| For social housing repair projects, please refer to the COCHI section of the Program Guidelines (Page 22) for the payment process for these projects. |

The Ministry will transfer funds electronically on a quarterly basis to Service Managers based on their projected planned commitments in the Investment Plan.
Once an eligible project has been approved by the Service Manager, a completed project information form along with a promissory note or mortgage registration and funding agreement/letter of agreement must be entered and approved in the Transfer Payment Hub System to confirm program take-up. Repair activities must start within 120 days of the date of the funding agreement/letter of agreement.

Service Managers are responsible for project selection and approval, monitoring progress and completion of projects, quality of work and for the advancement of funds. Repair activities must be completed by the end of the subsequent Fiscal Year, i.e. March 31, 2021 for the 2019-20 funding year. Service Managers must ensure project status is updated in the Transfer Payment Hub System. Should project details – for example, completion dates – not be updated as required, payments to Service Managers may be reduced.

The Ministry will monitor Service Managers’ progress under the Ontario Renovates component in the Transfer Payment Hub System throughout the year. In particular, the Ministry will review progress at the end of the third quarter of each program year. Service Managers that have not demonstrated take-up of 90% or more of their yearly Ontario Renovates allocation by December 31 may risk losing their funds. Any funding remaining to be committed after January 30 of each program year will be reallocated to another Service Manager.

**Reporting**

For social housing repairs, please refer to the COCHI section of the Program Guidelines (Page 23) for details on reporting requirements for these repairs.

Service Managers are required to update and submit their Investment Plans with their progress under the Ontario Renovates component on a quarterly basis. Please see Page 7 for reporting requirements and due dates.

Service Managers will also be required to prepare and file with the Ministry the following reports:

- Post-Repair Occupancy Report upon the completion of *Multi-Unit Rehabilitation* projects
- Annual Report (includes Annual Occupancy Reports for *Multi-Unit Rehabilitation* projects throughout the affordability period of all Ontario Renovates projects) for the first three years after project completion. After the first three years, filing of the Annual Report is not required although the Service Manager is still required to complete the Annual Report and may be requested to submit the report periodically.
Service Managers are required to create and submit reports through the Transfer Payment Hub System and ensure that Project Information Form and rents are updated on an ongoing basis.

This reporting ensures compliance with the provisions of the CMHC-Ontario Bilateral Agreement under the National Housing Strategy and other established program requirements. All reports and updates are to be submitted through the Transfer Payment Hub System, where possible.
Rental Assistance Component

The objective of the Rental Assistance component is to address affordability issues of households in rental units across the province.

The Rental Assistance component consists of three streams:

- Rent Supplement
- Housing Allowance Direct Delivery
- Housing Allowance Shared Delivery.

A Rent Supplement is a subsidy paid to the landlord on behalf of a household in need of rental assistance. A Housing Allowance is a subsidy paid directly to a household in need of rental assistance. Housing Allowance payments may be made directly to landlords where the recipient has chosen this approach and provided written direction and consent.

Service Managers may deliver the Rental Assistance component locally (Rent Supplement or Housing Allowance Direct Delivery) or in partnership with the Province (Housing Allowance Shared Delivery). Under Housing Allowance Shared Delivery, the Ministry of Finance (MOF) provides certain administrative functions that include providing the portable monthly payments directly to eligible households.

Service Managers are allocated funding for the Rental Assistance component at the beginning of each year of the program, based on the commitments for each stream identified in their Council-approved Investment Plans.

- Note: Some Service Managers will continue to have separate concurrent Operating (Rent Supplement and/or Housing Allowance) funding commitments under various initiatives of the Investment in Affordable Housing (IAH) program.

Eligible Target Groups

Service Managers should give priority to households affected by expiring programs (e.g., those living in social housing transitioning out of rent-geared-to-income subsidy, recipients of operating funding under the various iterations of the Investment in Affordable Housing program). Households who are homeless or at risk of homelessness should also be prioritized. Providing housing allowances or rent supplements is intended to promote housing stability for tenants who would otherwise face affordability challenges and potential homelessness.

Service Managers must report on any targeted groups in their Investment Plan updates.

Funding Allocations

Allocations will be committed at the beginning of each program year through a letter from the Ministry based on the planned commitments identified in the Investment Plan.
Service Managers may also contribute their own funding to the Rental Assistance component.

Funding allocations are provided on a “use it or lose it” basis, since funding from one year cannot be allocated by the Province to future years. Therefore, unlike the Operating component of the IAH program, Rental Assistance funding must be fully disbursed to recipients in the program year in which the funding was committed. Funding cannot be extended beyond the program year.

**Monthly Subsidy Amounts**

Service Managers must determine amounts to be paid to households (Housing Allowance streams) or landlords on behalf of each household (Rent Supplement stream). To ensure program alignment, Service Managers are encouraged to consider a benefit calculation similar to the calculation under the provincial Portable Housing Benefit Framework.

**Reporting**

In the initial Investment Plan, Service Managers are required to break down their Rental Assistance component funding by streams and indicate the subsidy levels and estimated number of units/households to be assisted. Please see Page 7 for reporting requirements and due dates.

*Direct Delivery Streams*

Service Managers who participate in the direct delivery streams are required to provide quarterly projected disbursements on the initial Investment Plan and demonstrate program take-up by updating their actual disbursements through their quarterly Investment Plan updates.

Rental Assistance funding must be fully disbursed to recipients in the program year in which the funding was committed. Funding cannot be extended beyond the program year.

OPHI reporting consists of updating and submitting the Investment Plan with Service Manager progress on a quarterly basis. Reports will be completed and submitted through the Transfer Payment Hub System.

For quarterly updates, Service Managers are required to track disbursements and recipient numbers separately for each stream. Quarterly Investment Plan updates must include, in the case of the Rent Supplement stream, the number of occupied units, and in the case of the Housing Allowance stream, the number of eligible households.
Service Managers are also required to track and report on the following information:
- Landlord agreements and agreements with third-party delivery agencies
- Approved applications
- Target groups assisted.

This reporting ensures compliance with the provisions of the CMHC-Ontario Bilateral Agreement under the National Housing Strategy, the Service Manager Transfer Payment Agreement, and other established program parameters.

**Shared Delivery Stream**

No quarterly updates are required from Service Managers through their Investment Plan updates for the Shared Delivery stream. Service Managers are provided access to the Ministry of Finance ONT-TAXS Online system to access client information and request reports as required.

**Payment Process**

**Direct Delivery Streams**

The Ministry will provide quarterly payments based on quarterly projected disbursements.

Funds are transferred electronically to Service Managers. Service Managers must ensure that the Ministry has their latest banking information to receive these funds.

Service Managers advance monthly payments to landlords upon the signing of landlord agreements and updated unit occupancy figures. Under the Housing Allowance Direct Delivery stream, Service Managers pay households directly.

**Shared Delivery Stream**

The Ministry of Finance administers the Shared Delivery stream on behalf of Service Managers and pays eligible households directly. No funds are transferred to Service Managers. Rather, the Ministry holds back funds from each Service Manager’s OPHI allocation as per the Investment Plan, Housing Allowance Shared Delivery stream, for use by the Ministry of Finance to pay recipients.

**Household Eligibility**

For the purposes of the Rental Assistance component, “household” is defined as any family unit or single individual renting either a self-contained unit or a room in shared accommodation. Households in receipt of social housing rent-geared-to-income subsidy or payments under any other rent support programs are not eligible.
To be eligible for funding under the Rental Assistance component, households must be on, or be eligible to be on, social housing waiting lists and have household incomes that do not exceed the applicable Household Income Limits in the annually amended Ontario Regulation 370/11 under the Housing Services Act, 2011.

Service Managers must establish a clear set of rules to determine whether the applicant’s household income is at, or below, Household Income Limits. These rules must be in writing and available to the general public.

Service Managers must conduct annual income testing of households to ensure continued eligibility for the Rental Assistance component, but may exempt specific types of households (e.g., seniors with fixed incomes). Service Managers are solely responsible for establishing the necessary rules, forms and procedures to meet this requirement.

**Unit Eligibility**

Units may be in private buildings or in non-profit and co-operative projects. However, only market rent units in social housing developments are eligible, as program funding cannot be combined with rent-g geared-to-income assistance.

*Rent Supplement*

Rent Supplement units must be modest as determined by the Service Manager. Self-contained units and congregate living arrangements are both eligible for funding.

Rent supplement units must meet local occupancy standards. Service Managers must establish local occupancy standards and include them in program information available to the general public.

**Household Income Limits**

If a Service Manager is of the opinion that Household Income Limits in the annually amended Ontario Regulation 370/11 under the Housing Services Act, 2011 are too low and do not correlate with Canada Mortgage and Housing Corporation’s Average Market Rents for their area, they can request in writing modifications to their Household Income Limits by emailing HousingProgramsDelivery@Ontario.ca.
Housing Support Services Component

Support services are beneficial to tenants who may need extra support – either temporary or permanent – to achieve housing stability. Housing stability results in improved health outcomes, less reliance on other emergency services, while promoting social inclusion. Funding for support services is more cost-effective for Service Managers and the system as a whole.

The objective of the Housing Support Services component is to ensure housing retention, greater self-reliance and social inclusion for tenants.

Service Managers may not exceed five percent of the three-year funding allocation for the Housing Support Services component.

Eligibility Criteria

Housing Support Services component funding can only be used to provide housing support services to eligible tenants in existing social housing, affordable housing units created under previous programs, as well as to those tenants in units established through OPHI.

Service Managers may provide a variety of support services (see Appendix “D” for a sample list of eligible services) to recipients either directly, or through partnerships with external community agencies. Supports funded should help ensure housing retention, greater self-reliance, and social inclusion for tenants. Service Managers are encouraged to work with providers that have familiarity with the addiction and mental health system and, where appropriate, with Ministry of Children, Community and Social Services (MCCSS) regional offices, the Ministry of Health and Long-Term Care and local community agencies that provide supportive housing and homelessness-related services.

Funding Allocations

Service Managers are required to fully disburse their annual allocations – as outlined in their Investment Plans – within each program year. The Ministry may reallocate funds to another Service Manager in instances where allocations are at risk of not being fully disbursed within the relevant fiscal year. Service Managers are required to demonstrate program take-up by updating their actual disbursements through their quarterly updates to their Investment Plans.
Reporting

*Initial Investment Plan*

In the initial Investment Plan, Service Managers are required to provide projected disbursements for Housing Support Services on a quarterly basis along with the number of households to be assisted.

*Investment Plan Updates*

On-going Housing Support Services component reporting consists of updating and submitting quarterly updates to the Investment Plan indicating actual disbursements by Service Manager along with number of households assisted. Reports will be completed and submitted through the Transfer Payment Hub System. Please see Page 7 for reporting requirements and due dates.

Service Managers are also required to provide copies of services agreements with community agencies, where applicable, to support the expenditure information included in the quarterly updates. Service Managers may enter into multi-year services agreement with community agencies, however, the agreements must clearly identify the funding requirements for each fiscal year.

This reporting ensures compliance with the provisions of the CMHC-Ontario Bilateral Agreement under the National Housing Strategy and other established program requirements.

*Payment Process*

The Ministry will provide quarterly payments based on initial quarterly projected disbursements. Funds are transferred electronically to Service Managers. Service Managers must ensure that the Ministry has their latest banking information to receive these funds.
# Appendix A – List of Designated Areas under the French Language Services Act

<table>
<thead>
<tr>
<th>Service Manager</th>
<th>Designated Area(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>City of Toronto</td>
<td>All</td>
</tr>
<tr>
<td><strong>Central Region</strong></td>
<td></td>
</tr>
<tr>
<td>Regional Municipality of Peel</td>
<td>City of Mississauga; City of Brampton</td>
</tr>
<tr>
<td>Regional Municipality of York</td>
<td>City of Markham</td>
</tr>
<tr>
<td>County of Simcoe</td>
<td>Town of Penetanguishene; Townships of Tiny and Essa</td>
</tr>
<tr>
<td><strong>Eastern Region</strong></td>
<td></td>
</tr>
<tr>
<td>City of Cornwall</td>
<td>County of Glengarry; Township of Winchester; County of Stormont</td>
</tr>
<tr>
<td>City of Kingston</td>
<td>City of Kingston</td>
</tr>
<tr>
<td>City of Ottawa</td>
<td>All</td>
</tr>
<tr>
<td>United Counties of Prescott and Russell</td>
<td>County of Prescott; County of Russell</td>
</tr>
<tr>
<td>County of Renfrew</td>
<td>City of Pembroke; Townships of Stafford and Westmeath</td>
</tr>
<tr>
<td><strong>Western Region</strong></td>
<td></td>
</tr>
<tr>
<td>Municipality of Chatham-Kent</td>
<td>Town of Tilbury; Townships of Dover and Tilbury East</td>
</tr>
<tr>
<td>City of Hamilton</td>
<td>All of the City of Hamilton as it exists on December 31, 2000</td>
</tr>
<tr>
<td>City of London</td>
<td>City of London</td>
</tr>
<tr>
<td>Regional Municipality of Niagara</td>
<td>City of Port Colborne; City of Welland</td>
</tr>
<tr>
<td>City of Windsor</td>
<td>City of Windsor; Towns of Belle River and Tecumseh; Townships of Anderdon, Colchester North, Maidstone, Sandwich South, Sandwich West, Tilbury North, Tilbury West and Rochester</td>
</tr>
<tr>
<td><strong>Northeast Region</strong></td>
<td></td>
</tr>
<tr>
<td>Algoma District Services Administration Board</td>
<td>District of Algoma</td>
</tr>
<tr>
<td>Cochrane District Social Services Administration Board</td>
<td>All</td>
</tr>
<tr>
<td>City of Greater Sudbury</td>
<td>All</td>
</tr>
<tr>
<td>Manitoulin-Sudbury District Services Board</td>
<td>District of Sudbury</td>
</tr>
<tr>
<td>District of Nipissing Social Services Administration Board</td>
<td>District of Nipissing</td>
</tr>
<tr>
<td>District of Parry Sound Social Services Administration Board</td>
<td>Municipality of Callander</td>
</tr>
<tr>
<td>District of Sault Ste. Marie Social Services Administration Board</td>
<td>The part of the District of Algoma that is part of the district for the District of Sault Ste. Marie Social Services Administration Board</td>
</tr>
<tr>
<td>District of Timiskaming Social Services Administration Board</td>
<td>All</td>
</tr>
<tr>
<td><strong>Northwest Region</strong></td>
<td></td>
</tr>
<tr>
<td>Kenora District Services Board</td>
<td>Township of Ignace</td>
</tr>
<tr>
<td>District of Thunder Bay Social Services Administration Board</td>
<td>Towns of Geraldton, Longlac and Marathon; Townships of Manitouwadge, Beardmore, Nakina and Terrace Bay</td>
</tr>
</tbody>
</table>

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Appendix B: Canadian Environmental Assessment Act (CEAA)

Pre-screening Guidelines

The Canadian Environmental Assessment Act, 2012 (the “CEAA 2012”) has replaced the Canadian Environmental Assessment Act, 1992. Under CEAA 2012, housing-related activities do not currently constitute physical activities as described in the Regulations Designating Physical Activities. Accordingly, the Pre-Screening Guideline (the “Guideline”) has been simplified and updated to reflect the provisions of the CEAA 2012 and replaces all previous versions of the Guideline.

Service Managers are required to consider this checklist when recommending project proposals to the Ministry for funding approval. Service Managers must confirm to the Ministry that the proposed project complies with the CEAA 2012, as per Canada Mortgage and Housing Corporation requirements. The answers to the two questions must be “NO” for the CEAA 2012 to be complied with.

- Is the project carried out on federal lands*?

- Has the project been specifically identified by the Minister of the Environment in an Order Designating Physical Activities?

*NOTE: “federal lands” includes lands that belong to, or that may be disposed of by, Her Majesty in right of Canada, but does not include lands under the administration and control of the Commissioner of Yukon, the Northwest Territories, or Nunavut.
## Appendix C: Maximum Household Income Level, 2019*

<table>
<thead>
<tr>
<th>Service Managers</th>
<th>Income at 60th Percentile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Greater Toronto Area**</td>
<td>$96,000</td>
</tr>
<tr>
<td>City of Toronto</td>
<td></td>
</tr>
<tr>
<td>Regional Municipality of Durham</td>
<td></td>
</tr>
<tr>
<td>Regional Municipality of Halton</td>
<td></td>
</tr>
<tr>
<td>Regional Municipality of Peel</td>
<td></td>
</tr>
<tr>
<td>Regional Municipality of York</td>
<td></td>
</tr>
<tr>
<td>City of Brantford</td>
<td>$88,400</td>
</tr>
<tr>
<td>City of Cornwall</td>
<td>$77,200</td>
</tr>
<tr>
<td>City of Greater Sudbury</td>
<td>$93,800</td>
</tr>
<tr>
<td>City of Hamilton</td>
<td>$90,300</td>
</tr>
<tr>
<td>City of Kawartha Lakes</td>
<td>$82,000</td>
</tr>
<tr>
<td>City of Kingston</td>
<td>$89,200</td>
</tr>
<tr>
<td>City of London</td>
<td>$84,500</td>
</tr>
<tr>
<td>City of Ottawa**</td>
<td>$96,000</td>
</tr>
<tr>
<td>City of Peterborough</td>
<td>$82,900</td>
</tr>
<tr>
<td>City of St. Thomas</td>
<td>$83,600</td>
</tr>
<tr>
<td>City of Stratford</td>
<td>$88,400</td>
</tr>
<tr>
<td>City of Windsor</td>
<td>$86,600</td>
</tr>
<tr>
<td>County of Bruce</td>
<td>$93,100</td>
</tr>
<tr>
<td>County of Dufferin**</td>
<td>$96,000</td>
</tr>
<tr>
<td>County of Grey</td>
<td>$80,200</td>
</tr>
<tr>
<td>County of Hastings</td>
<td>$77,400</td>
</tr>
<tr>
<td>County of Huron</td>
<td>$84,200</td>
</tr>
<tr>
<td>County of Lambton</td>
<td>$91,600</td>
</tr>
<tr>
<td>County of Lanark</td>
<td>$91,400</td>
</tr>
<tr>
<td>County of Lennox &amp; Addington</td>
<td>$87,400</td>
</tr>
<tr>
<td>County of Norfolk</td>
<td>$89,500</td>
</tr>
<tr>
<td>County of Northumberland</td>
<td>$88,700</td>
</tr>
<tr>
<td>County of Oxford</td>
<td>$91,100</td>
</tr>
<tr>
<td>County of Renfrew</td>
<td>$85,200</td>
</tr>
<tr>
<td>County of Simcoe**</td>
<td>$96,000</td>
</tr>
<tr>
<td>County of Wellington**</td>
<td>$96,000</td>
</tr>
<tr>
<td>District Municipality of Muskoka</td>
<td>$86,600</td>
</tr>
<tr>
<td>Municipality of Chatham Kent</td>
<td>$75,500</td>
</tr>
<tr>
<td>Regional Municipality of Waterloo**</td>
<td>$96,000</td>
</tr>
<tr>
<td>Regional Municipality of Niagara</td>
<td>$83,800</td>
</tr>
<tr>
<td>United Counties of Leeds &amp; Grenville</td>
<td>$86,800</td>
</tr>
<tr>
<td>United Counties of Prescott &amp; Russell**</td>
<td>$96,000</td>
</tr>
<tr>
<td>Algoma DSSAB</td>
<td>$72,800</td>
</tr>
<tr>
<td>Cochrane DSSAB</td>
<td>$91,100</td>
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<tr>
<td>Kenora DSSAB**</td>
<td>$96,000</td>
</tr>
<tr>
<td>Manitoulin-Sudbury DSSAB</td>
<td>$81,800</td>
</tr>
<tr>
<td>Nipissing DSSAB</td>
<td>$79,200</td>
</tr>
<tr>
<td>Parry Sound DSSAB</td>
<td>$77,800</td>
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<tr>
<td>Rainy River DSSAB</td>
<td>$85,700</td>
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<tr>
<td>Sault Ste. Marie DSSAB</td>
<td>$80,900</td>
</tr>
<tr>
<td>Thunder Bay DSSAB</td>
<td>$89,200</td>
</tr>
<tr>
<td>Timiskaming DSSAB</td>
<td>$78,600</td>
</tr>
<tr>
<td><strong>ONTARIO</strong></td>
<td><strong>$96,000</strong></td>
</tr>
</tbody>
</table>

* Based on Statistics Canada, 2016 Census of Population, indexed to 2018 based on CPI.
** In areas where 60th income percentile is greater than the provincial level, the provincial level 60th income percentile is used.
Appendix D: Examples of Eligible Support Services

The types of support services that are eligible to be funded include, but are not limited to, the following:

- Counselling, case management, crisis prevention, harm reduction, and intervention services.

- Support with physical and cognitive disabilities.

- Household set-up assistance, including: obtaining personal identification; moving; transportation; basic furnishings; and rent / utility deposits.

- Development of support service plans, to document recipients’ goals, activities, and levels of support to be provided.

- Assistance with maintaining rental tenancy, including information about: rights and responsibilities; tenant-landlord relations and orientations; and information about how to be a good neighbor and crisis intervention / eviction prevention.

- Assistance with basic needs, including: personal care (e.g., bathing, hygiene, and dressing); exercise; shopping; purchasing food and meal preparation; house cleaning; laundry; money management (e.g., budgeting, banking, financial goals); dispensing medication; and conflict resolution.

- Assistance with referrals to gain access to services including: income support; employment, job placements, vocational counselling, education, and skills training; parenting courses and child care; legal services; and recreational activities.

- Assistance with the coordination of opportunities for social engagement and inclusion in community life, including: volunteer experiences; participation in social clubs, organizations, and sports; and transportation to events.

- Support to connect with peers and strengthen positive relationships with family members and friends.

- Recruitment and / or employment of staff members and peer support workers to deliver support services to recipients, either on-site or through external community agencies.

- Community relations worker who connects people experiencing difficulty to the right community-based supports.
Canada-Ontario Housing Benefit (COHB)

Program Guidelines

Ontario Ministry of Municipal Affairs & Housing
April 2020
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ABOUT THESE GUIDELINES

These guidelines form part of the COHB program Transfer Payment Agreements between the province and Service Managers. They provide a framework for the COHB program and are designed to assist Service Managers with their administration of the program in their local communities.

The Ministry of Municipal Affairs and Housing (MMAH) recognizes that changes to the COHB program design may be necessary in the future; as such, the guidelines may be updated as needed, and any updates will be communicated to Service Managers.

LIST OF ACRONYMS

- AFNI – adjusted family net income
- AMR – average market rent
- CMHC – Canada Mortgage and Housing Corporation
- COHB – Canada-Ontario Housing Benefit
- CRA – Canada Revenue Agency
- MCCSS – Ministry of Children, Community and Social Services
- MMAH – Ministry of Municipal Affairs and Housing
- MOF – Ministry of Finance
- NOA – Notice of Assessment
- NHS – National Housing Strategy
- PHB – portable housing benefit
- PHB-SPP – Portable Housing Benefit - Special Priority Policy
- RGI – rent-geared-to-income
- SPP – Special Priority Policy
1. **Summary**

The COHB is a federal-provincial housing allowance program launching on April 1, 2020. The program is jointly funded through the CMHC-Ontario Bilateral Agreement under the 2017 National Housing Strategy and is provincially delivered.

The purpose of the COHB program is to increase the affordability of rental housing by providing an income-tested, portable housing benefit (PHB) payment directly to eligible households in housing need that are on, or are eligible to be on, social housing waiting lists and to households in housing need living in community housing.

The COHB program is modelled on Ontario’s Portable Housing Benefit – Special Priority Policy (PHB-SPP), which it replaces. PHB-SPP was targeted to survivors of domestic violence and human trafficking, while the COHB program expands the target groups to also include persons experiencing or at risk of homelessness, Indigenous persons, seniors, and people with disabilities, as well as households living in community housing.

Service Managers identify households who may be eligible and assist with the application submission, while the Ministry of Finance confirms eligibility and issues payments directly to households. The monthly payment amount is generally calculated using the household’s net income as determined using relevant tax information. ServiceOntario is the ongoing point of contact for households in the program for inquiries and to report changes.

Service Managers are provided with annual planning allocation amounts for PHB payments to successful applicants, administration costs, and reimbursement of first and last month’s rent payments to eligible households, for each fiscal year.

The province retains COHB funding each fiscal year for payments to households approved in previous fiscal years who continue to be eligible at annual renewals.

**Overview of the Canada-Ontario Housing Benefit:**

[Diagram of the COHB program flow and roles]

- **ServiceOntario**
  - Call centre for service enquiries, connect w/MOF to update information
- **Service Managers**
  - Applications, Client selection, First/Last months rent
- **MOF**
  - Addendum income verification and renewals, PHB payments
- **Eligible Households**
  - Including existing PHB-SPP clients
- **Portables Housing Benefit**
  - First/Last Month’s Rent

[The diagram illustrates the process flow from eligible households to service managers, MOF, and ServiceOntario, highlighting roles and stages of the COHB program.]
2. INTRODUCTION

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

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

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

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

On December 19, 2019, the federal and provincial governments announced the signing of an Addendum to the Bilateral Agreement that includes the mutually agreed-upon program design parameters for the COHB program. The COHB program is a provincially delivered, joint $1.46 billion federal-provincial housing allowance program. The program helps to increase the affordability of rental housing for eligible households in housing need that are on, or are eligible to be on, social housing waiting lists and to households in housing need living in community housing by providing a direct income-tested PHB.

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

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

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

Until the COHB program is launched, Ontario will continue to provide assistance to survivors of domestic violence and human trafficking who are enrolled in the PHB-SPP program. When the COHB program becomes available, these households will be transitioned to the new program.
3. ABOUT THE PHB

A PHB is a monthly subsidy (housing allowance) provided to a low-income household to assist with housing costs. Unlike other forms of housing assistance such as rent-geared-to-income (RGI) assistance, the PHB is tied to the household and not to a physical housing unit, allowing the benefit to move with the household to any Service Manager area in Ontario. As a result, recipients have more flexibility to choose where they live to be closer to family, social support networks, schools and employment opportunities.

A PHB has multiple benefits for recipients:

- It gives people on a social housing waiting list a potential option to receive a housing benefit that would give them more flexibility and choice about where they live, so they could choose to live closer to employment, child care, schools or family.
- It may help applicants who like where they are living but face affordability challenges to remain where they live.
- The PHB calculation is simple and is reassessed annually using income tax information. Recipients have an incentive to earn income since they are not required to report increases in income between annual renewals, and so will not experience a decrease in assistance for earning more income.

PHBs also provide Service Managers with the opportunity to create more vibrant mixed-income communities due to a greater ability to diversify their housing options.
4. PROGRAM DESCRIPTION

4.1 Objectives
The COHB program is targeted to low-income renter households and will provide direct affordability support to households in housing need in order to eliminate or significantly reduce housing need in accordance with the COHB program targets and outcomes.

The program intent is to provide improved access to housing assistance to households in need through shorter wait times and more housing choice.

4.2 Targets and Outcomes
The first NHS Action Plan (2019-20 to 2021-22) will be amended to include the COHB targets and outcomes. MMAH expects over 5,000 households will receive housing assistance in the first year of the COHB program, and over 40,000 households will be assisted by 2027-28.

The COHB program is expected to achieve positive outcomes to recipients, including:

- People are better connected to housing assistance and supports to achieve housing affordability and stability;
  - More timely access to housing assistance than households who are waiting for RGI assistance;
  - Improved housing affordability through reduced rent burden (lower percentage of income spent on shelter costs); and
  - Reduced likelihood of returning to an emergency shelter;
- People have more housing choice (e.g., housing type, quality, location) and opportunities to participate in the economy and their community;
- Improved household financial well-being; and
- People have a better quality of life.

As per the Addendum to the CMHC-Ontario Bilateral Agreement, MMAH will work with CMHC to assess the COHB program’s impact on recipients over the course of the program, as well as support research on the long-term impacts on recipients.

4.3 Priority Groups
The COHB program is primarily intended to support vulnerable individuals and households in housing need. The following vulnerable populations under the National Housing Strategy will have priority for COHB support:

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

The second priority of the COHB program is to support households in housing need living in community housing. However, when a vulnerable household is required to seek housing, (unsubsidized) community
housing should be prioritized as the first option. Where no community housing options exist, vulnerable households can receive the PHB in the private rental market.

This second priority group includes:

- Households living in community housing that are not receiving affordability support (e.g., rent supplements, housing allowances); and
- Households no longer receiving financial assistance as a result of expiring federal-provincial programs or social housing operating agreements/mortgages.

Service Managers will be responsible for identifying potential households to apply for the COHB program with consideration for the priority groups listed above. Service Managers are encouraged to work with their local MCCSS regional offices, Developmental Services Ontario offices and local service provider agencies to identify people to apply for the COHB program.

### 4.4 Eligibility Criteria: New Applicants

Household members must meet the following criteria to be eligible to begin receiving a COHB benefit:

- Reside permanently in Ontario;
- Either:
  - A Canadian citizen,
  - A permanent resident,
  - has made an application for status as a permanent resident under the *Immigration and Refugee Protection Act (Canada)*, or
  - has made a claim for refugee protection under the *Immigration and Refugee Protection Act (Canada)* and no removal order has become enforceable under that Act against the member;
- Be on a social housing waiting list; or eligible to be on such a waiting list, or living in community housing;
- Not be in receipt of, or part of a household in receipt of, RGI assistance, a COHB benefit, or any other government-funded housing benefit, with the exception of social assistance shelter payments;
- Consent to being removed from the social housing waiting list of the Service Manager where the application was completed and approved;
- Not reside in a home suitable for year-round occupancy (within or outside Ontario) owned by a member of the household within 90 days of being determined eligible. (See 4.6 “Owning a Home” below); and
- Has applied for the COHB program and provided all necessary information for the calculation of the benefit.

**Note:** For the purposes of this program, household members at intake include each individual on the application for rent-g geared-to-income (RGI) assistance (if applicable). The applicant’s spouse or partner must be included if they will be living together. All household members must live at the same address to receive a COHB benefit. If an applicant is sharing his or her home with an individual that is not a household member as described above (e.g., friend or roommate), the individual is not included as a household member.

No member of a household receiving a COHB benefit may receive, or be part of a household that receives, RGI assistance, more than one COHB benefit, or another government-funded housing benefit.
(e.g., housing allowance under the Investment in Affordable Housing program) at the same time, with the exception of social assistance shelter payments.

Service Managers may provide Community Homelessness Prevention Initiative funding to recipients of the COHB program who need emergency assistance, since that assistance is not intended to be ongoing.

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

All eligibility criteria will be clearly listed on the application form provided to program applicants.

4.5 Eligibility Criteria: Annual Renewal

Annually each spring, households receiving monthly program benefits must complete an annual renewal form to confirm their ongoing eligibility and benefit amount and to update MOF of any changes to household composition, address and other relevant information.

Recipients who do not return their annual renewal forms by the renewal deadline will no longer be eligible for the COHB program.

At renewal, and each year thereafter, household members must continue to meet the following criteria annually to remain eligible for the COHB program:

- Reside in Ontario;
- Be a renter household; and
- Not be in receipt of, or part of a household in receipt of, RGI assistance, more than one portable housing benefit, or any other government-funded housing benefit, with the exception of social assistance shelter payments.

Households receiving a nil benefit payment for 24 consecutive months will lose their eligibility under the COHB program and will be automatically exited from the program.

4.6 Owning a Home

Homeowners are not a target group for COHB support. However, households may be approved for this program if they or a member of their household currently owns a home that is suitable for year-round occupation. If eligible and approved for the COHB program, the household will not be eligible to receive any payments for the period they lived in the owned home and must move out of the home within 90 days of being determined eligible, or they will be become ineligible for the program.

In order to remain eligible for the COHB program, household members must divest (sell) their legal or beneficial interest in a residence (either in or outside Ontario) within 12 months from being determined eligible and continue to be renter households.

4.7 Portability

The COHB benefit is fully portable across Ontario. Participants can continue to receive a monthly benefit when they move to a rental unit in another Service Manager area. When a participant moves to a different Service Manager area, the amount of the monthly benefit may change, based on the new AMR for the
corresponding size of unit in the new community. See 6.8 “In-Year Changes” on page 14 for more information.

4.8 PHB-SPP Program (2018-2020) Recipients

All households receiving assistance under the PHB-SPP program will continue to be eligible for funding until June 2020 and will transition to the COHB program through the renewal process commencing in May 2020 for the July 2020 to June 2021 benefit year.
5. **PROGRAM DELIVERY**

Benefits under the COHB program will be delivered consistent with, but with appropriate modifications to, the PHB Framework set out in Schedule 4.1 of Ontario Regulation 367/11 under the *Housing Services Act, 2011*. This will provide a number of benefits, including:

- Ensuring a similar calculation of the benefit across the province and a consistent programmatic approach, while being responsive to local conditions;
- Enabling households to retain in-year increases in income; and
- Allowing applicants to live in communities that best suit their needs (e.g., education, child care, employment opportunities, community engagement).

5.1 **Application Process**

1. The Service Manager provides COHB program information to households it has identified and determined are eligible, including:
   - The criteria for assessing the initial and continued eligibility of an applicant for the COHB program;
   - The method used in calculating the benefit at the time of application, for annual renewals and for in-year reassessments;
   - How RGI assistance would be calculated if the household received an offer of RGI assistance;
   - The effect of the receipt of a COHB benefit or RGI assistance on social assistance payments that a member of the household is receiving or is entitled to receive under Ontario Works or the Ontario Disability Support Program; and
   - Advising the applicant that they may be contacted by MOF to provide and receive additional information on the benefit.

   To support the applicant’s informed consent and decision to apply to the COHB program, the Service Manager must include in this communication any support persons that the applicant requests and consents to being involved.

2. The Service Manager provides a COHB program application form to an interested eligible applicant.

3. The Service Manager completes the “Service Manager Use Only” section of the application form and assists the applicant with the completion of the application form and applicable schedules.

4. The Service Manager will determine household net income and adjusted family net income (AFNI) for applicants, and complete the Schedule 2 form (Income Tax Filing Exemption), if:
   - The household has not filed the required income tax return(s) in the previous calendar year; or
   - The most recent income tax return(s) does not reflect the household’s current financial circumstances.

See 6.6 “Exemption from Automated Income Verification” on page 14 for details on this process.
5. The Service Manager submits the completed application form to MOF by mail, along with the necessary schedules (e.g., Schedule 1: Additional Income Earners), if applicable, and the Service Manager-completed Schedule 2 form (Income Tax Filing Exemption), if applicable.

- The application form includes written consent permitting the Canada Revenue Agency (CRA) to disclose taxpayer information to MOF for the purpose of administering the COHB program, and for the applicant to be contacted at a later date as part of a program evaluation.
- The Service Manager encourages applicants to complete Schedule 3 form (Direct Deposit Request) and explains the benefits of receiving payments by direct deposit.

6. MOF processes the application and verifies the application is complete. If necessary, MOF follows up with the applicant, or the Service Manager, to request additional information.

7. MOF reviews completed applications and confirms eligibility based on the criteria set out in these guidelines and availability of funding.

- If eligible, MOF calculates the benefit amount either based on the Service Manager calculation of net income and AFNI or its own determination, verifies income where the Service Manager has not done so, and provides the applicant with an Eligibility Notice stating the monthly payment amount.
- If ineligible, MOF informs the applicant by letter.

8. MOF makes monthly payments to eligible households no sooner than the Effective Start Date (ESD) which is the first day of the month following the date the application was signed. With respect to how long a client would have to wait before their first monthly payment is received, MOF will make every effort to ensure that applications received by the relevant monthly cut-off date are processed for the upcoming payment date. In the event of incomplete information on an application or information that is inconsistent with CRA, the processing time may be delayed.

9. When MOF approves an applicant for the COHB program, the Service Manager provides first and last month’s rent to the applicant (as appropriate) and removes the applicant from its social housing waiting list (as necessary).

5.2 Annual Renewal Process

1. Each Spring, MOF provides program participants with an annual renewal form. Households complete and submit the annual renewal form by the deadline included in the form to confirm they comply with ongoing eligibility requirements and inform of any changes (e.g., household composition, address).

2. Annually by April 30, income earners in the household must submit a federal income tax return to the CRA to enable MOF to calculate the monthly benefit based on household income.

3. Based on the updated calculation of the household’s monthly benefit, MOF provides participants with an Eligibility Notice including the benefit amount and proceeds to make monthly payments by direct deposit.

4. Participants may contact the ServiceOntario Information Centre for more information on the calculation of the monthly benefit, or to request a redetermination of their benefit amount based on changes to the information submitted to MOF with the annual renewal form.
6. PAYMENTS TO APPLICANTS

MOF provides benefit payments by direct deposit each month to the individual who applied for the benefit on behalf of the household and signed the application form. Alternatively, the applicant can choose to have the funds deposited directly to a landlord by submitting a Schedule 5 form (Tenant Authorization and Direction to Pay Landlord Direct) and a Schedule 6 form (Landlord Consent to Receive Payment). Payments will be made by direct deposit only, except for extenuating circumstances.

Service Managers provide payments directly to applicants for first and last month’s rent in accordance with the COHB program guidelines and as outlined in 6.7 “First and Last Month’s Rent” on page 14.

6.1 Calculation of COHB

The benefit is calculated using a formula that is generally consistent with Schedule 4.1 of Ontario Regulation 367/11 under the Housing Services Act, 2011. The formula includes AMR and AFNI.

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

This formula is responsive to changes in:

- Household income, through the use of AFNI;
- Household composition, through selecting the AMR for the type of housing associated with the family composition; and
- Local housing markets, through the use of local AMR.

The maximum benefit amount payable is 80% AMR less the RGI minimum rent amount. The RGI minimum rent amount is $85 until June 30, 2020. From July 1, 2020 to June 30, 2021, the RGI minimum rent amount will be $129 and will be adjusted annually thereafter in accordance with subsection 2(4) of Ontario Regulation 316/19 under the Housing Services Act, 2011.

The minimum monthly benefit payable is $10. Any monthly benefit calculated as an amount less than $10 will be considered a nil ($0) payment.

For information on the benefit calculation for social assistance recipients, see 6.4 “Interaction with Social Assistance” on page 13.

6.2 Average Market Rent (AMR)

The amount of a COHB benefit is based on the difference between 80 per cent of the CMHC AMR for an appropriately sized rental unit, based on household composition, and 30 per cent of annual household AFNI divided by 12. AMR is defined as the average expense of market rent in the relevant service area, as provided by CMHC to MMAH based on CMHC’s annual rental survey, adjusted as appropriate. In service areas where there are no CMHC AMRs, Service Managers will be able to submit a business case.
to determine AMRs based on a local market rent survey for the ministry’s consideration. AMR is a
standard measure used in other housing programs.

The COHB program only uses AMRs for unit sizes of one bedroom, two bedrooms and three bedrooms. Recipients will receive a monthly benefit based on a calculation using a unit size no smaller than one bedroom and no larger than three bedrooms. Households requiring more than three bedrooms will receive a benefit based on a calculation using AMR for three bedrooms.

MOF will use a uniform set of occupancy standards to calculate the amount of a monthly benefit based on the appropriate unit size for each eligible household, as follows:

- Spouses/partners will be designated one bedroom; and
- Every other person in the household will be designated a separate bedroom.

Households may reside in any size of accommodation they choose, regardless of the number of bedrooms determined by the occupancy standards.

6.3 Adjusted Family Net Income (AFNI)

The AFNI of a household is based on the income of each member of the household, excluding those who are in full-time attendance at a recognized educational institution. Benefits received under this program are exempted as income for the purpose of calculating the monthly COHB benefit.

When an applicant applies to the COHB program, household net income and AFNI will be determined by MOF if the relevant tax information is available for each household member whose income is to be included in the calculation. Household net income and AFNI will be determined by the Service Manager for new applicants if:

- The household has not filed the required income tax return(s) in the previous calendar year; or
- The most recent income tax return(s) does not reflect the household’s current financial circumstances.

Where the relevant tax information is available for each household member whose income is to be included in the calculation, household net income is determined by MOF using the latest annual CRA notice(s) of assessment. MOF will use the net income for relevant household members from the latest notice(s) of assessment issued under the *Income Tax Act* (Canada) for the most recent taxation year that ended before the application is considered, adjusted as follows, or if no notice of assessment has been issued, the amount that would appear as net income had the notice of assessment been issued, adjusted as follows:

- By subtracting from that amount, any payments from a registered disability savings plan received by the member in that taxation year and any payment of a COHB benefit received by the member in that taxation year; and
- By adding to that amount, any payments from a registered disability savings plan repaid by the member in that taxation year.

Where the Service Manager is determining household net income and AFNI of new applicants for the reasons outlined above, the net income of each household member whose income is to be included in the calculation is determined by the Service Manager using:

- The best information available; and
• The amount that best approximates each member’s net income adjusted as outlined above and based on the Service Manager’s projections of income and deductions for the 12-month period beginning on the first day of the month following the month in which the application is considered.

The Service Manager provides the calculated amount on Schedule 2 form (Income Tax Filing Exemption) of the application.

During each annual renewal, the benefit is calculated by MOF using the household members’ assessed income from the federal income tax return from CRA for the most recent tax year.

Using AFNI to define income is consistent with other modern forms of assistance, such as the Ontario Child Benefit, and as of July 1, 2020, simplified RGI calculation rules for social housing tenants.

6.4 Interaction with Social Assistance

Under Ontario Works and the Ontario Disability Support Program, recipients receive a shelter allowance as a portion of their monthly entitlement up to a maximum amount based on actual shelter costs and household size. Social assistance recipients are eligible to receive the maximum shelter amount if their shelter costs exceed the maximum.

The Ontario Works Act, 1997 and the Ontario Disability Support Program Act, 1997 allow for housing benefits to be exempted as income, where approved, up to the difference between actual shelter costs (e.g., rent, utilities) and the actual shelter allowance payable (which is capped at maximum shelter costs).

For social assistance recipients, consistent with the PHB Framework, the same portable housing benefit calculation formula applies to determine the maximum benefit amount for a household. The social assistance shelter allowance will be provided in the normal fashion; however, the portable housing benefit will fill the gap between the social assistance shelter allowance and actual shelter costs, up to the maximum portable housing benefit amount.

If actual shelter costs increase or a recipient moves to a unit with higher rent, the portable housing benefit amount paid will increase but remain subject to the maximum portable housing benefit amount. In addition, if a recipient no longer receives social assistance, the portable housing benefit will be calculated as described in 6.1.

As a result, recipients receiving social assistance are required to contact the ServiceOntario Information Centre to report any changes (increases or decreases) in their shelter costs to allow MOF to adjust their COHB benefit accordingly.

Recipients receiving social assistance do not need to report month-to-month changes in utilities because shelter costs are averaged over a year.

6.5 Automated Income Verification

MOF conducts annual Automated Income Verification using CRA income tax information. As a result, all household members whose income is to be included in the benefit calculation must submit income tax return(s) to the CRA each year by April 30. Failure to submit the required income tax return(s) may result in a delay in benefit payments.
6.6 Exemption from Automated Income Verification

Applicants entering the COHB program may be exempted from Automated Income Verification for their initial benefit calculation where:

- The household has not filed the required income tax return(s) in the previous calendar year; or
- The most recent income tax return(s) does not reflect the household’s current financial circumstances.

In this situation, Service Managers will manually calculate and verify household net income and AFNI, as outlined in 6.3 “Adjusted Family Net Income (AFNI)” on page 12.

If information is not available for an initial benefit calculation because a member of the household believes that he or she or any member of the household will be at risk of abuse if the information is obtained, the Service Manager will calculate and verify household net income and AFNI based on the best available information.

During that year of exemption, household members whose income is to be included in the benefit calculation will be required to submit annual income tax returns to the CRA by April 30. Households who were initially exempt will be required to have Automated Income Verification based on their annual notice(s) of assessment going forward.

6.7 First and Last Month’s Rent

For applicants approved for the COHB program by MOF, Service Managers may provide funding directly for first and last month’s rent, where the applicant has demonstrated to the Service Manager a need to receive the payment. Where Service Managers have a method for determining household need under the Community Homelessness Prevention Initiative Program, a similar process should be applied.

The amount of first and last month’s rent shall not exceed the lesser of:

- Twice the amount of the actual rent paid by the approved household; or
- Twice the amount of 100 per cent of the CMHC AMR for an appropriately sized rental unit, based on household composition.

MMAH will flow these funds to Service Managers on a quarterly basis retroactively, in accordance with Service Manager quarterly claims.

6.8 In-Year Changes

As indicated on the application form, participants must report any changes in personal information (e.g., household composition, address) as soon as possible to the ServiceOntario Information Centre. Subject to the following, recipients are not required to report an increase in income during the year or undergo a reassessment of the monthly benefit due to an increase in income.

MOF will perform an in-year reassessment of recipient eligibility and/or monthly benefits under the following circumstances:

- A recipient contacts the ServiceOntario Information Centre to request a reassessment due to a significant decrease of at least 20 per cent in household income (limited to one in-year reassessment each year).
• A recipient contacts the ServiceOntario Information Centre to advise of a move to a different Service Manager area (this may affect AMR and therefore the monthly benefit received).
• A recipient contacts the ServiceOntario Information Centre to advise of a permanent change to household composition.
• A recipient contacts the ServiceOntario Information Centre to advise that they have started or stopped receiving assistance under the Ontario Works Act, 1997 or the Ontario Disability Support Program Act, 1997.
• A recipient who is receiving social assistance contacts the ServiceOntario Information Centre to advise of a change (increase or decrease) in shelter costs.
• A Service Manager or recipient advises the ServiceOntario Information Centre that they have ceased to be eligible on certain grounds for continued eligibility (e.g., the recipient is receiving another government-funded housing benefit).

When performing an in-year review, MOF will request the necessary information from the recipient to reassess eligibility and/or recalculate the monthly benefit, as appropriate.

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

As noted, recipients may request only one in-year reassessment between annual renewals due to a significant decrease of at least 20 per cent in household income. Where a recipient has requested an in-year reassessment due to a decrease in household income, net income and AFNI is determined by MOF using the amount that best approximates the household’s income, calculated and adjusted as outlined in 6.3 “Adjusted Family Net Income (AFNI)” on page 12. The calculation is based on MOF’s projections of income and deductions for the 12-month period beginning on the first day of the month following the month in which the review is considered.

6.9 Monthly Payments
When MOF receives a completed application form or annual renewal form by the relevant monthly cut-off date or the annual renewal deadline, payment is processed on a go-forward basis according to the effective start date in the Eligibility Notice for new applicants or the first payment date of the next benefit period for existing recipients. Payments are made by the 28th of each month.

If an application form is not submitted by the monthly cut-off date or is incomplete, new applicants will be paid retroactively from the effective start date in the Eligibility Notice once all required information has been submitted.

If an annual renewal form is submitted incomplete, recipients will be paid retroactively from the beginning of the new benefit year once all required information has been submitted.

The household’s COHB benefit may be suspended if a recipient is absent from Ontario for more than 60 consecutive days, or if MOF has an incorrect mailing address or incorrect direct deposit information.

6.10 Direct Deposit
Payments will be made by direct deposit only, except for extenuating circumstances. Applicants should submit direct deposit information with their applications, such as void cheques or direct deposit forms from their bank along with a completed Schedule 3 form (Direct Deposit Request). MOF uses this information to set up monthly payments to applicants.
Direct deposit is a reliable, convenient and secure option that will reduce the time and effort needed to cash monthly cheques. It also eliminates the risk of lost or damaged cheques and delays caused by postal disruptions.

### 6.11 T5007 Tax Forms

MOF is required to issue a T5007 tax form, known as a Statement of Benefits, to all program participants by the end of February each year. These forms report the COHB monthly benefits provided to recipients for income tax purposes. MOF issues T5007 forms to participants even in cases where payments are made directly to landlords. Benefits received under this program are exempted as income for the purpose of calculating the monthly COHB benefit.

Service Managers are required to issue T5007 tax forms to participants for first and last month’s rent payments delivered directly to households.
7. Funding

The COHB program is jointly funded by the federal and provincial governments through the NHS Bilateral Agreement. Up to $27,947,100 in the 2020-21 fiscal year and up to $36,619,000 in 2021-22 fiscal year is available to assist households approved for the COHB program. Service Managers have received their planning allocations for these two years. MMAH will also ensure funding is available for all households participating in the PHB-SPP program as of March 31, 2020 and who remain eligible for payments under the COHB program.

These planning allocations were determined using the same funding methodology used in the Ontario Priorities Housing Initiative, which ensures appropriate geographic distribution of funding.

Funding allocations are provided on a “use it or lose it” basis, since funding from one fiscal year cannot be reallocated to future years. For this reason, annual planning allocations that cannot be fully taken up within the respective fiscal year may be reallocated by MMAH after December 31 to Service Manager areas with higher take-up rates. A Service Manager’s funding allocation may not be reallocated if as of December 31 of each year, the Service Manager is projected to spend 90 per cent of its annual planning allocation by the end of the fiscal year.

In addition, the number of eligible households approved to receive a benefit in a Service Manager area will be limited in any year by the amount of funding available in the following year for their service area.

Service Managers will identify households who may be eligible for the COHB program and assist with the application process. Households who apply for the COHB program and are approved will be provided with a monthly subsidy to assist with the costs of renting a unit of their choosing. This monthly subsidy will be paid directly to households through MOF. Service Managers will receive annual planning allocations to assist them in determining the number of households that may be assisted within a fiscal year.

All Service Managers are eligible for reimbursement on a quarterly basis of actual costs incurred for:

- Administration costs related to supporting the COHB program; and
- First and last month’s rent assistance provided to applicants who are approved for the COHB program, as appropriate.

Service Managers will receive administration payments of $250 per approved application from their service area, up to 5 per cent of their annual planning allocation. The “Service Manager Use Only” section of the application form must be completed before the administration payment can be made.

Details related to Service Managers providing approved applicants with funding for first and last month’s rent are included in 6.7 “First and Last Month’s Rent” on page 14.

Payments to Service Managers will be made quarterly based on the number of eligible applicants approved for the COHB program in each service area, as reported by MOF through an online portal, and through quarterly claims from Service Managers.

Service Managers are required to sign a Transfer Payment Agreement with MMAH and MOF that sets out the roles and responsibilities of the parties and the accountability framework for the COHB program, including the terms for funding and reporting requirements. For more information, see 8.2 “Transfer Payment Agreements” on page 18.
8. ACCOUNTABILITY AND REPORTING

The province places a high degree of importance on accountability for its actions, decisions and policies with regard to the use of public funds for programs and services. The government has an obligation to demonstrate value for money and ensure that funds have been spent appropriately and in a timely manner. Accordingly, Service Managers must submit the following as accountability mechanisms for the COHB program:

- Transfer Payment Agreement with MMAH and MOF;
- Quarterly Claims; and
- French Language Services Reports.

Service Managers will submit quarterly claims and French Language Services Reports as described in the respective sections of the COHB Transfer Payment Agreement.

Service Managers are required to use the Transfer Payment Ontario System to submit COHB reports. For assistance or questions regarding the Transfer Payment Ontario System, please contact the Housing Service Desk at HousingServiceDesk@ontario.ca.

8.1 Memoranda of Understanding

Three memoranda of understanding govern the COHB program:

- **MMAH and MOF Memorandum of Understanding**: Sets out the responsibilities of the two ministries in relation to the COHB program;
- **CRA and MOF Memorandum of Understanding**: Enables MOF to obtain household level tax information from the CRA in order to perform Automated Income Verification during eligibility determination and benefit calculation;
- **MMAH and ServiceOntario Memorandum of Understanding**: Arranges for ServiceOntario to operate the Information Centre to respond to program enquiries from applicants and request required information, as appropriate.

8.2 Transfer Payment Agreements

Service Managers must enter into a Transfer Payment Agreement with MMAH and MOF for the COHB program. In accordance with the province’s Transfer Payment Accountability Directive, the agreements will contain an accountability framework, outline the roles and responsibilities of the parties, and include the terms for funding and reporting requirements. The agreement will set out the role of Service Managers, MMAH and MOF in relation to the sharing of household personal information.

8.3 Quarterly Claims

Following the execution of Transfer Payment Agreements, Service Managers are required to submit quarterly claims to MMAH for administration costs and reimbursement of first and last month’s rent paid to eligible households for the previous quarter. Service Managers will also provide additional information, data and reports as needed by the ministry to report on progress made towards achieving program outcomes.
Service Managers can request and view MOF reports of participating households through the ONT-TAXS online portal.

8.4 Service Level Standards

Applicants assisted under the COHB program do not count towards meeting Service Managers’ service level standards. Service level standards identify the minimum number of low-income households required to receive RGI assistance (or approved alternative assistance) in Service Manager areas, as set out in the Housing Services Act, 2011.

8.5 French Language Services Act Compliance

Service Managers who are located in or servicing an area that is designated under the French Language Services Act are required to:

- Ensure services are provided in French; and
- Make it known to the public (through signs, notices, other information on services, and initiation of communications in French) that services provided to and communications with the public in connection with the COHB program are available in French.

Services being provided directly to the public by Service Managers, or through the office of a sub-contractor (e.g., local non-profit agency), are required to comply with the French Language Services Act.

To demonstrate compliance, Service Managers are required to submit French Language Services Reports to MMAH confirming that the requisite French language services are being provided. An initial report must be signed and submitted to MMAH at the time of signing the Transfer Payment Agreement, and reports must be submitted annually thereafter by July 15.

Sample French Language Services Report templates are included as part of the Transfer Payment Agreements.
9. ROLES AND RESPONSIBILITIES

MMAH will undertake the following activities:

- Program design, funding and accountability, in partnership with CMHC;
- Adjustment of the CMHC AMRs as appropriate, and determine the AMR for areas where data is not available;
- Flow eligible administration cost funding and funds for first and last months’ rent directly to Service Managers; and
- Arranging from ServiceOntario a program call centre to respond to enquiries.

Service Managers will undertake the following activities:

- Selecting households that may be eligible for program participation and distributing application forms to interested households;
- Ensuring interested households have been informed of benefits and risks of the COHB program;
- Ensuring interested households have consented to the disclosure of their personal information to the CRA, MMAH, and MOF;
- Completing the “Service Manager Use Only” section of the application form;
- Collecting and sending completed application forms to MOF for processing;
- Collecting required information on intake, and submitting required reports and claims to MMAH;
- Providing first and last months’ rent payments to eligible households (to be reimbursed by MMAH, as appropriate);
- Submitting quarterly payment claims to MMAH;
- Notifying MOF of certain events, including a household’s acceptance of an offer of RGI housing or similar type of housing assistance; and
- Completion and distribution of T5007 tax slips to households to report first and last months’ rent payments for income tax purposes.

MOF will undertake the following activities:

- Distribution of application forms to Service Managers for distribution to eligible households;
- Processing applications including income verification of applicants;
- Determining eligibility for the benefit;
- Calculating benefit amounts;
- Making payments directly to eligible households (or to a third party if directed by the household);
- Reassessing eligibility and benefit amounts annually;
- Completing in-year reviews [when requested by households], in partnership with MMAH;
- Providing monthly reports to MMAH on participation rates and funding expensed;
- Completion and distribution of T5007s tax slips to households to report the benefit for income tax purposes; and
- Respond to enquiries from participating households, as referred from ServiceOntario.

ServiceOntario will undertake the following activity:

- Operate the Information Centre to respond to program enquiries and receive account changes from participating households.
10. Important Dates

The benefit year for the COHB program is July 1 to June 30. The COHB program will be delivered according to the following timelines:

<table>
<thead>
<tr>
<th>Activity</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Program announcement</td>
<td>December 19, 2019</td>
</tr>
<tr>
<td>Guidelines and support materials released to Service Managers</td>
<td>February 2020</td>
</tr>
<tr>
<td>Transfer Payment Agreements for administration funding and first and last month’s rent payments executed by MMAH, Service Managers and MOF</td>
<td>February 2020</td>
</tr>
<tr>
<td>MOF provides an application form to Service Managers for distribution to eligible households</td>
<td>April 1, 2020</td>
</tr>
<tr>
<td>MOF begins receiving applications</td>
<td>April 6, 2020</td>
</tr>
<tr>
<td>MOF begins payments to new COHB program recipients</td>
<td>By April 28, 2020</td>
</tr>
<tr>
<td>Service Manager quarterly claims due to MMAH each year (annual deadlines)</td>
<td>Q1 (July 15)</td>
</tr>
<tr>
<td></td>
<td>Q2 (October 15)</td>
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<td></td>
<td>Q3 (January 15)</td>
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<tr>
<td></td>
<td>Q4 (March 15)</td>
</tr>
<tr>
<td>Service Manager French Language Services Reports due to MMAH (where required)</td>
<td>Initial report submitted at the time of signing the Transfer Payment Agreement and reports submitted annually thereafter by July 15</td>
</tr>
</tbody>
</table>

To obtain further information about the COHB program, Service Managers are encouraged to contact their respective regional staff contacts at MMAH. For information on available support services, contact the respective regional staff contacts at the Ministry of Children, Community and Social Services. Contact information is included in the appendices.
APPENDIX A: MINISTRY OF MUNICIPAL AFFAIRS AND HOUSING CONTACTS

MUNICIPAL SERVICES OFFICE – CENTRAL
Serving: Durham, Halton, Hamilton, Muskoka, Niagara, Peel, Simcoe, York

777 Bay Street 13th Floor
Toronto, ON M7A 2J3
General Inquiry: 416-585-6226
Toll Free: 1-800-668-0230
Fax: 416-585-6882

Contact: Ian Russell, Team Lead, Regional Housing Services
Tel: 416-585-6965
Email: ian.russell@ontario.ca

MUNICIPAL SERVICES OFFICE – EASTERN

8 Estate Lane, Rockwood House
Kingston, ON K7M 9A8
General Inquiry: 613-545-2100
Toll Free: 1-800-267-9438
Fax: 613-548-6822

Contact: Mila Kolokolnikova, Team Lead, Regional Housing Services
Tel: 613-545-2123
Email: mila.kolokolnikova@ontario.ca

MUNICIPAL SERVICES OFFICE – WESTERN

659 Exeter Road, 2nd Floor
London, ON N6E 1L3
General Inquiry: 519-873-4020
Toll Free: 1-800-265-4736
Fax: 519-873-4018

Contact: Tony Brutto, Team Lead, Regional Housing Services
Tel: 519-873-4032
Email: tony.brutto@ontario.ca
**MUNICIPAL SERVICES OFFICE – NORTHERN (SUDBURY)**

159 Cedar Street, Suite 401
Sudbury, ON P3E 6A5
General Inquiry: 705-564-0120
Toll Free: 1-800-461-1193
Fax: 705-564-6863

Contact: Cindy Couillard, Team Lead, Regional Housing Services
Tel: 705-564-6808
Email: cindy.couillard@ontario.ca

**MUNICIPAL SERVICES OFFICE – NORTHERN (THUNDER BAY)**
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435 James Street, Suite 223
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General Inquiry: 807-475-1651
Toll Free: 1-800-465-5027
Fax: 807-475-1196

Contact: Andrew Carr, Team Lead, Regional Housing Services
Tel: 807-475-1665
Email: Andrew.Carr@ontario.ca

**HOUSING PROGRAMS BRANCH – TORONTO**
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777 Bay Street, 14th Floor
Toronto, ON M7A 2J3
Fax: 416-585-7003

Contact: Bailey Anderson, Account Manager, Regional Services Delivery Unit
Tel: 647-527-1473
Email: bailey.anderson@ontario.ca
APPENDIX B: MINISTRY OF CHILDREN, COMMUNITY AND SOCIAL SERVICES REGIONAL OFFICE CONTACTS

CENTRAL REGION
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6733 Mississauga Road, Suite 200
Mississauga, ON L5N 6J5
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Fax: (905) 567-3215
Toll Free: 1-877-832-2818
TTY: 905-567-3219

17310 Yonge Street, Unit 1
Newmarket, ON L3Y 7R8
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TTY: (905) 715-7759
Fax: (905) 895-4330
Toll Free: 1-877-669-6658

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Toll Free: 1-800-267-5111

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Kingston, ON K7M 9A6
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Fax: 613-536-7377
Toll-Free: 1-877-345-5622
WEST REGION

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TTY: (519) 663-5276

119 King Street West
Hamilton, ON  L8P 4Y7
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TTY: (905) 546-8276

270 Erie Street East
P.O. Box 1810, Station A
Windsor, ON  N9A 7E3
Tel: (519) 254-5355
Fax: (519) 255-1152
Toll Free: 1-800-419-4919
TTY: (519) 907-0205

NORTH REGION

199 Larch Street
10th Floor, Suite 1002
Sudbury, ON  P3E 5P9
Tel: (705) 564-4515
Fax: (705) 564-2163
Toll Free: 1-800-461-1167
TTY: (705) 564-3233

621 Main Street West
North Bay, ON
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