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Introducing a Framework for a Portable Housing Benefit and Simplified Assistance System

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Ontario is moving ahead on a modern form of housing assistance that better supports economic and social inclusion in Ontario.

As part of the updated Long-Term Affordable Housing Strategy (LTAHS), Ontario has committed to developing a framework for a portable housing benefit, and is making the current rent-geared-to-income assistance (RGI) system simpler and fairer.

What's New

At present, Ontarians in need of housing assistance rely on various programs across the province. Eligible families and individuals may receive rent-geared-to-income assistance and pay rent equal to 30 per cent of their income, but they often have to live in specific housing units to receive this assistance.

A portable housing benefit is a subsidy that can also be calculated based on income, but instead of being tied to a specific housing unit, it's linked to the people living in the household. This means that people receiving the benefit will have more flexibility and choices.

The government will engage in consultations to develop a portable housing benefit framework, which would form a best practice going forward for new investments. Over time, current forms of rental assistance would transition over to this framework.

Investments

Ontario is investing more than \$17 million over three years to pilot a portable housing benefit targeted towards survivors of domestic violence (see related fact sheet) that would eventually assist up to 3000 survivors going from \$2.5 million in 2016/17 to \$10 million in 2018/2019.

Outcomes

A portable housing benefit will provide a more flexible and modern form of housing assistance.

- **More choice:** A portable benefit gives people more flexibility and choices about where to live.
- **More flexibility:** Once developed, the portable housing benefit framework would allow Ontario's municipalities to provide more housing choices to more tenants and get them housed faster.
- **More consistency and certainty:** A portable housing benefit framework would help establish a simpler, more consistent form of housing benefit right across Ontario, while still ensuring local needs are addressed.

Example: Mario and Luisa's Story

CURRENT STATE

Mario works a full-time minimum wage job and cannot afford a larger apartment for his partner and young child.

Mario's family has applied for a rent-geared-to-income unit but has been on the social housing waiting list for over six years.

FUTURE STATE

Mario is offered a \$350/month Portable Housing Benefit, which he accepts instead of waiting for a rent-geared-to-income unit.

His Service Manager helps Mario find a 2-bedroom apartment.

Because the apartment is close to childcare options, schools, work, and other amenities his family needs, Mario's family has more opportunities to thrive in their community.

And as their child grows or job opportunities arise, the portable benefit will give him more flexibility and choices.

Simplified Rent-Geared-to-Income Calculations

The government will also engage in consultations on simplified rent-geared-to-income calculations. The current system can be complex and confusing – for both tenants and housing providers. A range of definitions for household income make it difficult for tenants to understand and cumbersome for providers to administer. In addition, tenants living in a rent-geared-to-income unit must declare every time their income changes, and that can mean an immediate increase to their rent. This creates barriers and disincentives to work, making it difficult for tenants to plan for the future.

Working with Service Managers, housing providers and tenant groups, Ontario will harmonize the definition of income so it is more consistent with other income-tested programs, like the Ontario Child Benefit.

Outcomes

The result would be a simpler and fairer system for calculating assistance.

- **More consistent:** A simplified definition of income will be more consistent with other income-tested programs.
- **Less paperwork and reporting:** Tenants will only have to declare income once a year. Tenants will still have the option to ask for a recalculation of their rent if their income decreases significantly during the year.

To minimize any impact of these changes on existing rent-geared-to-income tenants, current tenants receiving rent-geared-to-income will be grandfathered over time to the new simplified system.