

Report To:	Manitoulin-Sudbury District Services Board
From:	Donna Stewart, Director of Integrated Social Services and Amy Ingram, Community Housing Program Supervisor
Date:	June 25, 2020
Re:	Average Market Rents COHB - Issue Report

To advise the Board of the approved Alternate Average Market Rents for the Canada-Ontario Housing Benefit (COHB) 2020-21 benefit year and the impacts of said changes on the Program.

The <u>Canada-Ontario Housing Benefit – Issue Report</u> that was presented to the Board in February 2020 indicates that the Canada-Ontario Housing Benefit calculation is based on the Canada Mortgage and Housing Corporation's (CMHC) Average Market Rent (AMR) and not the Manitoulin-Sudbury DSB's Market Rent. The gap is quite large between CMHC's Average Market Rent comparatively to the Manitoulin-Sudbury DSB which means that less people will qualify.

In response to requests for flexibility, Service System Managers were able to request alternate COHB AMRs for the 2020-21 benefit year. The Manitoulin-Sudbury DSB submitted a business case including a local market rent survey for alternate 2020-21 COHB.

Based on the business case presented, the Ministry of Municipal Affairs and Housing (MMAH) has approved, in accordance with the COHB program guidelines, the maximum monthly benefit amount payable starting July 1, 2020 to be 80% of the <u>alternate AMRs</u> (shown in the chart below) less the RGI minimum rent which is \$129 for non-social assistance recipients.

# of Rooms	COHB Average Market Rent	New COHB Average Market Rent
One Bedroom	\$ 678	\$ 883
Two Bedrooms	\$ 915	\$ 1047
Three Bedrooms	\$ 993	\$ 1113

A single individual on Social Assistance paying \$940 for a one-bedroom apartment all utilities included, would have received \$322.50 in Housing Benefit under the previous Average market Rent (AMR). Under the new AMR, they would receive \$486.50 which is an increase of \$164 per month.

For a single non-social assistance recipient working at minimum wage of \$25,480 per year, they would not have received any Housing Benefit under the previous AMR. Under the new AMR, they would qualify for \$69.40 per month in Housing Benefit.

Conclusion

The Manitoulin-Sudbury DSB staff will continue to work with applicants to administer the COHB. As a result of the increase approval of average market rents, more applicants will qualify, and others will see their COHB increase.