



Portable Housing Benefits and Homelessness

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Key Features of a PHB

A payment directly to low income households based on income to assist with rent payments

PHB is tied to an individual (paid directly to the tenant) and moves with them providing more choice and flexibility

Applicants come from a centralized waiting list or an RGI unit

PHB fills an affordability gap – e.g. difference between 80% of AMR and 30% of household net income or shelter max allowance

Key Features of a PHB

Annual income testing / PHB design features may remove a disincentive to increasing household income – the current system (RGI) can act as a disincentive due to immediate increases in rent that offset household income gains

Well aligned with a *housing first* approach to homelessness. Enables quick access to housing. MHCC study showed when an affordability component is coupled with appropriate supports it can produce strong housing outcomes for people experiencing homelessness & MH challenges. (\$10 invested in housing and supports results in averted costs of \$21.72)

Fred Victor's experience using a portable rent supplement to reduce homelessness

Context:

FV Housing Access and Support Services group of programs started in 2000. Has housed almost 2,000 people experiencing homelessness

Program focus has been access to scattered site units, follow up supports and community linkage.

Mature program with 107 Landlords on registry

Addiction Supportive Housing Program

LHIN and MOH funded

Referrals from the multi-disciplinary outreach team for persons who are homeless (unsheltered)

Uses a *housing first approach* providing access to primarily scattered site private market units, some TCH market units

Bachelor and 1 bedroom units acquired in the \$900-\$1,200 range

32 units and 4 support workers

Case Manager support and connection to volunteer / vocational opportunities

Relevance of ASH Program to PHB discussion

The rent supplement follows the client – portable

Allows for client choice and direction regarding both the geographic location of their home and the type of living arrangement – most want self contained but some want a setting such as a shared house

This feature combined with other program design elements have resulted in program success – everyone has maintained housing

Note: A rent supplement differs from a PHB in being visible to landlord and may be a deeper subsidy – providing more housing options

Opportunities presented by a PHB

Improved Housing Stabilization - PHBs offer flexibility and choice of unit. Both are very important contributors to housing stabilization for people leaving homelessness. Economic assistance supports stabilization for all low income tenants

Respond effectively to the diverse needs of people experiencing homelessness. E.g. ASH clients, those needing a rapid rehousing response, families and priority groups identified by the Provincial Government.

Leading edge response that can be deployed quickly against our current homeless crisis.

Limitations of a PHB?

In times of low vacancy they can be difficult to deploy for homeless / low income people. Lack of adequate supply of affordable housing may cause an affordability gap if the PHB is capped.

No mechanism to monitor unit conditions

Shelters and their impact on long term residents – congregate or more communal environments may be needed to assist with a transition out of homelessness

Some individuals with acute, complex support needs require specialized housing or residential environments

Summary: PHBs and homelessness

Good prevention strategy – PHBs address the economic aspect of core housing need

PHBs offer portability, choice, flexibility and dignity which are key to people leaving homelessness

PHBs can work for the majority of people experiencing homelessness

PHBs need to be part of a broader strategy including new build.

