



Durham Portable Housing Benefit (Durham PHB)

Guidelines

**Region of Durham
Housing Services Division**

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Introduction

The Durham Portable Housing Benefit (Durham PHB) is an alternate form of financial housing assistance under section 40 (3.1) of the Housing Services Act and section 20.1 (c) and Schedule 4.3 of Ontario Regulation 367/11. It is a portable housing benefit that can be used anywhere in Durham Region.

A portable housing benefit (PHB) is a monthly benefit paid directly to eligible low-income households to bridge the gap between affordable rent (roughly 30 per cent of income) and 112 per cent of the average market rent. Unlike other forms of housing assistance (e.g. rent-geared-to-income, rent supplement, Durham Housing Benefit), the benefit is tied to the household and not a physical housing unit, allowing the benefit to move with the household.

Eligibility Criteria

Initial Eligibility

To be eligible to receive a Durham PHB, an applicant must:

- Be a resident in Durham Region.
- Be at least 16 years old or older and able to live independently with or without support services.
- Be a Canadian Citizen, permanent resident, applicant for permanent residency or refugee claimant – and not be subject to a removal order.
- Not be receiving rent-geared-to-income (RGI), the Durham Housing Benefit, another portable housing benefit (e.g. Canada Ontario Housing Benefit - COHB), a housing allowance, rent supplement or other housing benefit (excluding a social assistance shelter allowance).
- Have assets within the applicable RGI asset limit set out in Durham Community Housing Directive [RGI 2022-02 – Asset Limits](#) (or successor directives).
- Have income within the applicable RGI income limit set out in Durham Community Housing Directive [RGI 2023-01 – Income Limits](#) (or successor directives).

- Not owe arrears for rent, damages or misrepresentation of income¹ with respect to a community housing unit in Ontario unless:
 - They have entered into a repayment agreement with the housing provider.
 - They have made reasonable efforts to enter into a repayment agreement with the housing provider.
 - There are extenuating circumstances.

Applicants at zero benefit

Some applicants receiving social assistance may be initially assessed for a Durham PHB of zero benefit due to low or no shelter costs. New applicants who are receiving social assistance and initially assessed at zero benefit may be conditionally approved for the Durham PHB.

Applicants who remain at zero benefit for 90 days will be determined ineligible for the Durham PHB. This timeframe may be extended in extenuating circumstances.

Applicants receiving temporary benefits

Applicants receiving another portable housing benefit (e.g. Canada Ontario Housing Benefit - COHB), a housing allowance, rent supplement or other housing benefit are not normally eligible to be considered for the Durham PHB.

However, applicants receiving a temporary or transitional benefit may be eligible for the Durham PHB when the benefit ends. This includes, but is not limited to:

- Transitional bridge benefits issued under the Homelessness Prevention Program (HPP).
- Durham Housing Allowance, and other temporary housing allowances or portable housing benefits issued under expiring municipal, provincial or federal programs.
- Durham Housing Benefit, and other temporary housing benefits or rent supplements issued under expiring municipal, provincial or federal programs.

The Durham PHB will not be issued until the applicant is determined ineligible for the other temporary benefit.

¹ If the arrears are owed by a current Special Priority (SPP) applicant (or a tenant who was eligible for SPP at the time they moved into their current RGI unit) for a unit that they shared with the abuser or human trafficker, the applicant/tenant is responsible for repayment of only half the arrears.

Applicants living in RGI units

An applicant living in an RGI unit may be conditionally approved for a Durham PHB but must secure a new non-RGI unit in Durham before the benefit is paid. The Durham PHB will not be issued until the applicant has provided verification of the new address.

Applicants living in RGI units who fail to secure an address within 60 days will be determined ineligible for the Durham PHB. The timeframe to secure a new address may be extended in extenuating circumstances.

Applicants living outside Durham Region

An applicant living outside Durham Region may be conditionally approved for a Durham PHB but must secure an address in Durham within 30 days of the approval. The Durham PHB will not be issued until the applicant has provided verification of the new address in Durham.

Applicants who fail to secure an address within 30 days will be determined ineligible for the Durham PHB. The timeframe to secure a new address may be extended in extenuating circumstances.

Removal from DASH wait list

Applicants will be removed from the Durham Access to Social Housing (DASH) wait list when they are granted the Durham PHB.

Applicants receiving the Durham PHB may reapply to the DASH wait list at any time; however, their date of application will be that of the most recent application.

Continuing Eligibility

A Durham PHB recipient ceases to be eligible for the benefit if:

- They no longer meet basic eligibility criteria regarding status in Canada, asset limits, arrears, and ability to live independently.
- They move outside of Durham Region.
- They accept an offer of RGI, a different portable housing benefit or other form of financial housing assistance (excluding social assistance shelter allowance).
- They are not receiving social assistance and the amount of the PHB is zero due to an increase in AFNI.
- They are receiving social assistance and the amount of the benefit has been zero for at least 90 days.

- They fail to file their income tax return by the time their Annual Review is conducted. This includes all members of the household whose income is included in the PHB calculation.
- They do not submit their Annual Review information as requested.
- They fail to provide information pertaining to their address, income or size and composition of the household as requested for the Annual Review or in-year changes.
- The recipient fails to pursue income as requested ([see Pursuit of Income below](#)).
- The recipient fails to divest themselves of residential property ([see Divestment of Property below](#)).

Durham PHB recipients who do not meet the above requirements may have their PHB continued in extenuating circumstances. This includes, but is not limited to, social assistance recipients at zero benefit while temporarily in homeless shelter, VAW shelter, hospital, or other facility for residential medical treatment.

Recipients who cease to be eligible for the Durham PHB will be notified that they are ineligible and that they have a right to request a [Regional Review](#). The effective date of ineligibility is the first day of the month following the notice of decision.

Reinstatement of eligibility

Recipients who have been determined ineligible for the Durham PHB because the amount of the benefit is zero may have the benefit reinstated within 24 months of ineligibility. Reinstatement is contingent on the availability of additional benefits and funding.

Selection of Durham PHB Applicants

Applicants for the Durham PHB will be selected either from the DASH wait list or as referred by community partners or through the Region of Durham's Social Services Department.

DASH Wait List

Available Durham PHBs may be posted to the DASH Vacancies Site at any time for expressions of interest.

Durham PHBs will be posted to the DASH Vacancies Site for seven days and will normally be offered to applicants who have expressed interest in receiving the benefit according to their date of application.

Consideration may be given to targeted local priorities for the Durham PHB, including single non-seniors, large families, applicants receiving a temporary or transitional benefit that is expiring, and other groups that have been historically disadvantaged on the DASH wait list.

Referrals from Community Partners or the Social Services Department

The Housing Services Division may receive referrals of applicants for the Durham PHB from:

- Community partners – including community housing providers, and other non-profit homelessness and housing organizations.
- Region of Durham’s Social Services Department – including: the Family Services Division; the Income, Employment and Homelessness Support Division; the Children’s Services Division; and the Housing Services Division itself.

Targeted applicants include, but are not limited to:

- Youth (between 16 and 26 years of age).
- People with developmental disabilities.
- People exiting Housing First programs.
- People receiving a temporary or transitional benefit that is expiring (e.g. Durham Housing Allowance, Durham Housing Benefit, Homelessness Prevention Program transitional bridge benefit).
- Community housing tenants/co-op members experiencing challenges in their communities who require a transfer.

Community partners and/or the referring Social Services division may be required to provide support to targeted applicants to assist them in living independently, as a condition of their being granted the Durham PHB.

Application Process

Application

Applicants who have expressed interest in a Durham PHB on the DASH wait list or who were referred from a community partner must provide the following information to be considered for the Durham PHB:

- Completed Durham Portable Housing Benefit (Durham PHB) Application form.
- Completed Regional Consent form.
- CRA Notice of Assessment (NOA) or Proof of Income Statement for most recent tax year, or proof of current ongoing income (see [Income verification](#) below) for each family member aged 16 years or older, excluding full-time students.
- Proof of status in Canada for all members of the household.
- Proof of assets.
- Proof of current or intended address in Durham Region.
- Proof of shelter costs for people receiving social assistance.

Income verification

Net income is normally verified using Line 23600 of the most recent CRA income tax assessment, excluding any net Registered Disability Savings Plan (RDSP) income and portable housing benefit payments. The income tax assessment may be verified by either the:

- Notice of Assessment (NOA) from CRA
- Proof of Income Statement from CRA.

Deductions for RDSP income or portable housing benefit payments may be verified directly or through the income tax assessment.

Where the amount on Line 23600 of the most recent income tax assessment does not adequately reflect future income, a different income amount may be used to determine the Durham PHB payable. This income must be verified at source (e.g. most recent payment stub, most recent statement, letter from employer, etc.) and should reflect the anticipated income over the next 12 months.

Notice of Eligibility

If the applicant is determined eligible for the Durham PHB, they will be informed in writing that they are eligible, including:

- The date of the first payment.
- The amount of the first payment and its method of calculation (see [Calculation of Durham PHB](#)).
- The method that will be used to calculate the Durham PHB at the time of annual review or in the event of a decrease in income (see [Eligibility Reviews](#)).

Notice of Conditional Eligibility

Applicants at zero benefit

If an applicant is determined conditionally eligible for the Durham PHB because they have been initially assessed zero benefit (i.e. social assistance recipients with low or no shelter costs), they will be informed in writing that they are eligible and:

- They are currently eligible for zero benefit because their shelter costs are fully covered by their social assistance shelter allowance.
- If they remain at zero benefit for 90 days, the Durham PHB offer will be rescinded.

Applicants who remain at zero benefit for 90 days will be determined ineligible for the Durham PHB. An extension may be extended in extenuating circumstances.

Applicants living in RGI units

If the applicant is determined conditionally eligible for the Durham PHB because they are a current RGI tenant or co-op member, they will be informed in writing that they are eligible and:

- They will not receive the Durham PHB until they move out of the RGI unit.
- They have 60 days to provide proof of a new address or the Durham PHB offer will be rescinded.
- The amount of the first payment, if known.
- The impact of the Durham PHB on the Ontario Works or ODSP shelter allowance, if applicable, including the increase in the shelter allowance once they move.

Applicants who fail to secure an address within 60 days will be determined ineligible for the Durham PHB. An extension may be granted in extenuating circumstances.

Applicants living outside Durham Region

If the applicant is determined conditionally eligible for the Durham PHB because they are not yet a resident in Durham, they will be informed in writing that they are eligible and:

- They will not receive the Durham PHB until they move into Durham Region.
- They have 30 days to provide proof of a new address in Durham Region or the Durham PHB offer will be rescinded.
- The amount of the first payment, if known.
- The impact of the Durham PHB on the Ontario Works or ODSP shelter allowance, if applicable, including their shelter allowance once they move.

Applicants who fail to secure an address within 30 days will be determined ineligible for the Durham PHB.

Notice of Ineligibility

If an applicant is determined ineligible for the Durham PHB, they will be notified in writing, including the reason for ineligibility and the right to request a [Regional Review](#).

Calculation of Durham PHB

The Durham PHB is calculated differently for non-social assistance recipients and for social assistance recipients.

Calculation for Non-Social Assistance Recipients

The Durham PHB is calculated based on the following formula:

$$112\% \text{ AMR} - (\text{AFNI} \times 30\% \div 12)$$

In the above calculation:

- **AMR** means Average Market Rent
- **AFNI** means Adjusted Family Net Income.

Average Market Rent (AMR)

The Durham PHB calculation uses the Average Market Rent (AMR) for the Region of Durham as set out in the most recent Canada Mortgage and Housing Corporation (CMHC) Market Rental Survey Data Tables for the Greater Toronto Area.

- AMR for one bedroom, two bedroom and three bedroom eligibility is set per apartment rates.
- AMR for four bedroom or larger eligibility is set per the three bedroom apartment rate, inflated by 5 per cent.

The applicable AMR for the Durham PHB is set according to the largest unit for which the household is eligible under Durham's RGI occupancy standards – i.e. one bedroom for each member of the household with spouses sharing a bedroom – regardless of the size of the unit where the recipient lives.

CMHC updates its AMRs in the first quarter of each year. If an AMR decreases from one year to the next, the higher AMR amount will continue to be used in the Durham PHB calculation.

Updated CMHC AMRs, as well as the calculated 112 per cent AMR used for the Durham PHB, will be posted to the [Region of Durham's website](#) in July of each year.

Adjusted Family Net Income (AFNI)

Adjusted Family Net Income (AFNI) is based on the net income of each family member aged 16 years or older, excluding full-time students.

Net income is normally based on the amount set out on Line 23600 of the most recent CRA income tax assessment, excluding any net Registered Disability Savings Plan (RDSP) income and portable housing benefit payments. The income tax assessment may be verified by either the:

- Notice of Assessment (NOA) from CRA
- Proof of Income Statement from CRA.

Deductions for RDSP income or portable housing benefit payments may be verified directly or through the income tax assessment.

Where the amount on Line 23600 of the most recent income tax assessment does not adequately reflect future income, a different income amount may be used to determine the Durham PHB payable. Only income that would normally be reflected on Line 23600 of the income tax assessment will be considered in the estimate – excluding net RDSP

income and portable housing benefit payments. Average income should reflect the anticipated income over the next 12 month period.

Minimum Durham PHB payable

Where the calculated Durham PHB amount is less than \$10, the PHB payable is zero.

Maximum Durham PHB payable

The maximum Durham PHB payable cannot be more than 112 per cent of AMR minus regular minimum rent as set out in Durham Community Housing Directive [RGI 2023-02 Minimum Rent](#) or successor directive. The minimum rent is indexed annually in July, which will change the maximum Durham PHB payable.

Examples for Non-Social Assistance Recipients

1. John is a single person with earnings. He does not have an RDSP.

AFNI = Line 23600 from NOA	= \$12,360
AMR for 1-bedroom unit	= \$1,245
112% AMR for 1-bedroom unit	= \$1,438 (\$1,245 x 112%)
Durham PHB	= \$1,394 – (\$12,360 x 30% ÷ 12)
	= \$1,394 – \$309
	= \$1,085

2. At the time of the next annual review, John submits his CRA Notice of Assessment (NOA) that reflects both his earnings and his Durham PHB.

Line 23600 from NOA	= \$23,340
Durham PHB from previous year	= \$13,020 (\$1,085 x 12 months)
AFNI	= \$23,340 – \$13,020
	= \$10,320
AMR for 1-bedroom unit (new)	= \$1,284
112% AMR for 1-bedroom unit	= \$1,438 (\$1,284 x 112%)
Durham PHB	= \$1,438 – (\$13,020 x 30% ÷ 12)
	= \$1,438 – \$258
	= \$1,180

3. John calls to advise that he is no longer working because he is returning to school full time. He is now receiving OSAP.

AFNI (no included income)	= \$0
AMR for 1-bedroom unit	= \$1,284
112% AMR for 1-bedroom unit	= \$1,438 (\$1,284 x 112%)
Durham PHB (calculated)	= \$1,438 – (\$0 x 30% ÷ 12)
	= \$1,438 – \$0
	= \$1,438
Maximum Durham PHB applied	= \$1,438 – \$137 (Indexed min rent ²)
	= \$1,301

Calculation for Social Assistance Recipients

Where an applicant is receiving Ontario Works or ODSP, the Durham PHB will be calculated at the lesser of:

Actual Monthly Shelter Costs – Maximum Social Assistance Shelter Allowance

or

112% AMR – (AFNI x 30% ÷ 12)

In the above calculation:

- **AMR** means Average Market Rent
- **AFNI** means Adjusted Family Net Income.

Actual monthly shelter costs

Actual monthly shelter costs include:

- Rent
- Electricity costs
- Fuel for heating and hot water
- Water
- Tenant insurance
- Other mandatory housing costs (e.g. sector support, cable where connected to a security system).

² \$137 is the indexed minimum rent amount as of July 1, 2023.

These costs are verified as declared to Ontario Works. The shelter costs declared to Ontario Works or ODSP are the same costs that are used in the Durham PHB calculation.

If the recipient moves or changes their declared shelter costs to Ontario Works or ODSP, there may be a required adjustment to the Durham PHB amount.

Maximum social assistance shelter allowance

Shelter amounts for social assistance are based on actual monthly shelter costs to a maximum amount. Maximum amounts are set according to the size of the benefit unit up to 6+ people.

[Maximum Shelter Allowances for Ontario Works](#) are set out in O. Reg. 143/98 and [Maximum Shelter Allowances for ODSP](#) are set out in O. Reg. 222/98. ODSP rates are indexed annually in July.

Maximum social assistance shelter amounts for use in the Durham PHB will be posted to the [Region of Durham's website](#) in July of each year.

Average Market Rent (AMR)

The Durham PHB calculation uses the Average Market Rent (AMR) for the Region of Durham as set out in the most recent Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey Data Tables for the Greater Toronto Area.

- AMR for one bedroom, two bedroom and three bedroom eligibility is set per apartment rates
- AMR for four bedroom or larger eligibility is set per the three bedroom apartment rate, inflated by 5 per cent.

The applicable AMR for the Durham PHB is set according to the largest unit for which the household is eligible under Durham's RGI occupancy standards – i.e. one bedroom for each member of the household with spouses sharing a bedroom – regardless of the size of the unit where the recipient lives.

CMHC updates its AMRs in the first quarter of each year. If an AMR decreases from one year to the next, the higher AMR amount will continue to be used in the Durham PHB calculation.

Updated CMHC AMRs, as well as the calculated 112 per cent AMR used for the Durham PHB, will be posted to the [Region of Durham's website](#) in July of each year.

Adjusted Family Net Income (AFNI)

Adjusted Family Net Income (AFNI) is based on the income of each family member aged 16 years or older, excluding full-time students.

Net income is normally based on the amount set out on Line 23600 of the most recent CRA income tax assessment, excluding any net Registered Disability Savings Plan (RDSP) income and portable housing benefit payments. Deductions for RDSP income or portable housing benefit payments may be verified directly or through the income tax return.

Where the amount on Line 23600 of the most recent CRA income tax assessment does not adequately reflect future income, a different income amount may be used to determine the Durham PHB payable. Only income that would normally be reflected on Line 23600 of the CRA income tax assessment will be considered in the estimate – excluding net RDSP income and portable housing benefit payments. Average income should reflect the anticipated income over the next 12 month period.

Minimum Durham PHB payable

Where the calculated Durham PHB amount is less than \$10, the Durham PHB payable is zero.

Maximum Durham PHB payable

The maximum Durham PHB payable cannot be more than 112 per cent of the AMR minus regular minimum rent set out in Durham Community Housing Directive [RGI 2023-02 Minimum Rent](#), or successor directive. The minimum rent is indexed annually in July, which will change the maximum Durham PHB payable.

Examples for Social Assistance Recipients

1. Joan is a single person receiving ODSP. She does not have an RDSP.
Joan shared rent with a roommate. Her share of the monthly costs is \$800 for rent and \$45 for electricity as declared to ODSP.

AFNI = Line 23600 from CRA NOA	= \$14,028
AMR for 1-bedroom unit	= \$1,284
112% AMR for 1-bedroom unit	= \$1,438 (\$1,284 x 112%)
Maximum Durham PHB	= \$1,438 – (\$14,028 x 30% ÷ 12)
	= \$1,438 – \$350.70
	= \$1,087.30

ODSP maximum shelter allowance	= \$556
Actual monthly shelter costs	= \$845 (\$800 + \$45)
Durham PHB social assistance calculation	= \$845 – \$556
	= \$289
Durham PHB (lower than Max Durham PHB)	= \$289

2. Joan’s roommate moves out making her responsible for the full shelter costs of \$1,600 rent and \$90 electricity.

AFNI = Line 23600 from CRA NOA	= \$14,028
AMR for 1-bedroom unit	= \$1,284
112% AMR for 1-bedroom unit	= \$1,438 (\$1,284 x 112%)
Maximum Durham PHB (see above example)	= \$1,087.30
ODSP maximum shelter allowance	= \$556
Actual monthly shelter costs	= \$1,690 (\$1,600 + \$90)
Durham PHB social assistance calculation	= \$1,690 – \$556
	= \$1,134
Durham PHB (Max Durham PHB)	= \$1,087.30

Eligibility Reviews

Annual Reviews

Annual reviews will be conducted for all Durham PHB recipients in the last six months of the year, and the new Durham PHB will be determined based on the CRA income tax assessment from the previous calendar year.

The purpose of the Annual Review is to confirm:

- Continued eligibility for the Durham PHB.
- Residency in Durham Region.
- The size and composition of the household for which the Durham PHB is being paid.
- Amount of the Durham PHB payment over the next 12 months.
- Shelter costs for social assistance recipients.

At the time of annual review, the Durham PHB recipient will be required to provide:

- Completed Durham PHB – Annual Review form.
- Completed Regional Consent form.
- CRA Notice of Assessment (NOA) or Proof of Income Statement from the most recent tax year or proof of current ongoing income (see [Income verification](#)) for each family member aged 16 years or older, excluding full-time students.
- Verification of any significant changes to assets.
- Verification of any changes to status in Canada.
- Verification of shelter costs for social assistance recipients.

Income verification

Net income is normally verified per Line 23600 of the latest CRA income tax assessment, excluding any net Registered Disability Savings Plan (RDSP) income and portable housing benefit payments. Deductions for RDSP income or portable housing benefit payments may be verified directly or through the income tax assessment.

Where the amount in Line 23600 of the most recent CRA income tax assessment does not adequately reflect future income, a different income amount may be used to determine the Durham PHB payable. This income must be verified at source (e.g. most recent payment stub, most recent statement, letter from employer, etc.) and should reflect the anticipated income over the next 12 months.

If a recipient has not filed their income tax return by the time their Annual Review is conducted, they are ineligible for the Durham PHB. This applies to all members of the household with income included in the PHB calculation. Eligibility may be continued and average income may be determined based on an alternate income source if there are extenuating circumstances that delayed the filing and the income tax return is currently under review.

Notice of change to Durham PHB amount

If the Durham PHB amount is adjusted as a result of the Annual Review, the recipient will be notified of the following:

- The new Durham PHB amount.
- The change comes into effect first day of the month following the date of the notice.
- The right to request a Regional Review.

Notice of Durham PHB ineligibility

If the recipient is determined to no longer be eligible for the Durham PHB as a result of the Annual Review, the recipient will be notified of the following:

- They are ineligible for the Durham PHB effective the first day of the month following the date of notice.
- The reason for ineligibility.
- The right to request a Regional Review.

In-Year Changes

The Durham PHB will not normally be reviewed or adjusted between Annual Reviews. However, in-year changes may be made if:

- The recipient requests a review because AFNI has decreased by at least 20 per cent.
- The recipient starts receiving Ontario Works or ODSP.
- The recipient is receiving Ontario Works or ODSP and they move or have a significant change in shelter costs.
- The recipient moves out of Durham Region.
- The recipient is granted RGI, a different portable housing benefit or other form of financial housing assistance (excluding social assistance shelter allowance).
- The household ceases to meet basic eligibility criteria regarding status in Canada, arrears and ability to live independently.
- The recipient fails to pursue income as requested (see [Pursuit of Income](#)).
- The recipient fails to divest themselves of residential property (see [Divestment of Property](#)).

Decrease in AFNI

If a Durham PHB requests an in-year review due to a decrease in AFNI of at least 20 per cent, the in-year will not normally be conducted until after a decision has been reached regarding any income that is pending or required to be pursued. In some circumstances, it may be permissible to approximate this income in order to increase the Durham PHB in a timely manner.

In-year reviews as a result of a decrease in AFNI are limited to once annually, unless there are extenuating circumstances to warrant a second review.

Pursuit of Income

Durham PHB recipients may be required to pursue income as set out in Durham Social Housing Directive [2020-09 Pursuit of Income](#) (or successor directives). Specifically, the recipient may be required to pursue:

- Ontario Works.
- Employment Insurance (EI) benefits.
- Old Age Security, Guaranteed Income Supplement, and Ontario Guaranteed Annual Income Supplement (OAS/GIS/GAINS).
- Immigration sponsorship income.

Durham PHB recipients who fail to pursue income as requested may be determined ineligible for the benefit.

Divestment of Property

Durham PHB recipients who own residential property that is suitable for year round habitation must sell or transfer the property for fair market value within:

- 180 days of beginning to receive the Durham PHB.
- 180 days of acquiring the property if it was acquired after they started receiving the Durham PHB.

The deadline for divestment may be extended one or more times if there are reasonable grounds for doing so.

The Durham PHB recipient will be notified in writing of the requirement to divest and of any extension.

Durham PHB recipients who fail to divest themselves of interest in the property within the required timeframe may be determined ineligible for the benefit.

Payments

The Durham PHB will be paid out monthly on the 23rd day of every month for the following month. For example, the Durham PHB benefit for July 2023 will be issued June 23, 2023. Where the 23rd day of the month falls on a weekend or holiday, the payment will be issued on the preceding Friday.

Payments will normally be made directly to eligible applicants by direct deposit. Applicants will complete the Direct Deposit Authorization Application form (for clients)

with their application. Payment stubs will be mailed directly to applicants. Durham PHB recipients who want to change the account for direct deposit must fill out a new Direct Deposit Authorization Application form (for clients).

Applicants without a bank account may receive payment by cheque mailed to their address. These applicants should be encouraged to secure bank accounts for direct deposit whenever possible.

Recipients may request redirection of their monthly Durham PHB payment to their landlord or a trustee. They must complete the Direct Deposit Authorization Application form (for third parties) to redirect payment. Where the amount of the Durham PHB exceeds the cost of rent, only the rental amount will be redirected to the landlord. The remaining portion will be paid to the recipient – normally by direct deposit per the Direct Deposit Authorization Application form (for clients). The whole of the Durham PHB may be redirected to a trustee at the recipient's request.

Recovery of Excess Payment

Recipients who become ineligible for the Durham PHB are determined ineligible effective the first day of the month following date of notice, and their next scheduled payment is stopped.

However, a former recipient may be responsible for the repayment of any Durham PHB issued for a period in which the recipient also:

- Resided outside of Durham Region.
- Resided in an RGI unit as a tenant or co-op member.
- Received a different portable housing benefit or other form of financial housing assistance (excluding social assistance shelter allowance).
- Misrepresented or withheld information that would have affected eligibility for the Durham PHB or the amount of benefit payable.

Any excess payment issued may be collected as a debt owed to the Region of Durham:

- Directly from the recipient or former recipient.
- From future Durham PHB payments.

If the debt is collected from future Durham PHB payments, it may reduce the benefit by no more than 20 percent of the monthly benefit.

If an excess Durham PHB payment has already been clawed back by Ontario Works or ODSP, the debt will not be collected back.

Statement of Benefits (T5007)

Statement of Benefits (T5007) forms will be issued by the Region of Durham to all recipients of the Durham PHB by the end of February each year. The T5007 reports all Durham PHB benefits issued in the previous tax year, including benefits redirected to landlords or trustees.

Appeals

A Durham PHB applicant or recipient has a right to request an appeal of the following decisions:

- Eligibility/ineligibility for the Durham PHB.
- The amount of the Durham PHB.

Appeals related to these Durham PHB decisions are subject to the rules and processes set out in Durham Social Housing Directive [RGI 2019-04 – Regional Review Process](#) (or successor directives) including the following:

- Requests for appeal must be made within 10 days of the notice of decision.
- Staff have 10 days to reconsider the decision before forwarding the request to the Regional Review Panel.
- The Regional Review Panel has 30 days to complete the review and 5 days to notify the appellant and the decision maker of the outcome of the review.
- The decision of the Regional Review Panel is final.