

Chatham-Kent Housing Services Portable Housing Benefit (CKPHB) Questions & Answers

How are people chosen?

Eligible clients are taken from the Chatham-Kent centralized waitlist in the same way RGI units are selected. Your eligibility date and priority status for this benefit are the same as they are for your RGI file. For seniors, cascading age doesn't apply. If a household agrees to be "CKPHB housed", their application and financial circumstances will be assessed. If approved for the benefit, PHB recipients will be required to sign an "informed consent" that acknowledges their file on the RGI centralized waitlist will be cancelled.

How do I qualify?

You may qualify if:

- You are currently active on the Chatham-Kent Centralized Waiting List for RGI, or you meet RGI eligibility requirements.
- You filed an annual income tax return with the Canada Revenue Agency (CRA).
- You do not owe money to a social housing provider.
- Your net income meets the income requirements of the program.
- You do not own a home suitable for year round occupation.
- You are agreeable to signing an informed consent (which forms a part of the CKPHB application) to voluntarily be cancelled from the centralized waitlist.

How will I be contacted?

You will be contacted by Housing Services if you are being offered a PHB.

How much will I receive?

CKPHB funding is determined by your rent and amount of total household income. Funding is available for single households as well as families. Funding is similar to the amount provided through regular rent geared to income (RGI) housing assistance. You will be informed by mail of the amount you are eligible to receive when you are offered a CKPHB.

When will I receive my CKPHB allowance and for how long?

CKPHB funding is permanent. Payments will begin on the 28th day of the month (except when the 28th day falls on a weekend) after you are initially deemed eligible for the program, ahead of your first month of CKPHB supplement. For example, if you are approved for CKPHB funding assistance to start on December 1, you will receive the payment on November 28. This will provide enough time to pay your landlord. If you are in receipt of Ontario Works or Ontario Disability Support Payment, your CKPHB may be combined with that transfer. Monthly CKPHB payments will continue as long as you continue to meet all eligibility requirements of the program and you complete your income tax return each year. Your income, address and rental amount will be reviewed annually to assure you still meet program eligibility requirements.

Will my landlord know I am in receipt of a CKPHB?

No. CKPHB is confidential and your landlord will not know.

Can CKPHB funding flow directly to my landlord?

Yes. It is possible for CKPHB payments to be made directly to a landlord. You will need to discuss this with your landlord and get their agreement.

How do I receive the CKPHB?

CKPHB payments are made by direct deposit. If you are offered a CKPHB, you will be required to provide Chatham Kent Housing Services with direct deposit information for you or your landlord.

How is CKPHB different from other housing rent supplement programs?

CKPHB funding is paid directly to eligible participants for rent. Program funding is portable, meaning it can be used anywhere in Chatham-Kent as long as all program requirements continue to be met. Chatham-Kent residents receiving CKPHB are not required to inform their landlords of CKPHB assistance. The rent supplement program flows program funding directly to landlords. Inspections of units are undertaken and Chatham-Kent enters into formal legal agreements with Chatham-Kent landlords. With CKPHB funding you can move to another location in Chatham-Kent without needing to reapply for the funding as long as you continue to meet the requirements of the program.

Can I move to another location and still receive CKPHB funding?

CKPHB funding is portable. If you move within Chatham-Kent, the funding goes with you as long as you continue to meet all income eligibility requirements of the program.

You must notify the Chatham-Kent Housing Services of your address change and you may continue to receive CKPHB funding so long as you remain living within Chatham-Kent. You will be required to provide a copy of your new rental lease as evidence of your continued residency in Chatham-Kent. However, if you purchase a home or you move to a unit where you will be receiving rent-g geared-to-income or a housing allowance you will no longer be eligible to receive CKPHB funding. It is your responsibility in all cases to contact Chatham-Kent Housing Services to report these changes.

Will I be able to keep my CKPHB funding if I am forced to move?

You may continue to receive CKPHB funding if you are forced to move unless you have been evicted due to non-payment of rent, continuous late payment of rent, or an eviction order has been issued by the Landlord and Tenant Board for damages or interference with reasonable enjoyment.

How often should I contact Chatham-Kent Housing Services?

It is your responsibility to keep us informed of any changes in household information, such as a move, household composition (number of members in your family), contact information, or income, etc.

What if my household income decreases?

A request for a mid-year re-assessment of your eligible CKPHB funding due to a decrease in household income can happen at any time during the year but only once per year. If the request is combined with a move to a new address, a new lease must be provided to complete the re-assessment. A request must be provided to the Chatham-Kent Housing Services in writing requesting re-assessment consideration.

What if my household income increases?

If your income increases prior to your next yearly application, you are not required to report the income immediately. The information must be included as part of your next application yearly review. The application review may result in a loss of eligibility if your household income is deemed to be too high for the program. Alternatively your monthly CKPHB funding may also be decreased.

Can CKPHB be used to assist with mortgage payments?

No. CKPHB is specifically for rental support. Homeowners are ineligible for CKPHB funding.

Can I use CKPHB if I rent from a family member?

Renting properties from family members in which the family member resides is not permitted under the CKPHB.

Is CKPHB funding taxable?

You will receive a T5007 Statement of Benefits annually from the Municipality of Chatham-Kent. For income tax purposes, payments received under this program must be included in either your income or the income of your spouse or common-law partner (if applicable).

Will CKPHB impact other benefits I receive?

CKPHB is not taxable but can be used to calculate entitlement for some federal and provincial credits. There is no impact to your Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Ontario Guaranteed Annual Income System (GAINS) benefits. Other credits or benefits based on net income could be impacted by CKPHB, depending on your level of support. Please discuss this benefit with your Case Manager.

Is participation in the program mandatory?

No. Participation in the CKPHB is voluntary. Eligible applicants may apply on a chronological basis from the centralized waitlist.

Will I be considered housed from the centralized waitlist?

Yes, eligible Chatham-Kent residents approved for the program must agree to sign an informed consent (which forms a part of the CKPHB application) removing themselves from the centralized waitlist. CKPHB funding is permanent and ongoing. Chatham-Kent residents approved for CKPHB funding will be considered housed from the centralized waitlist.

Can I receive CKPHB funding as well as RGI support?

No, if you are currently receiving rent-geared-to-income support you are ineligible for CKPHB funding.

I currently receive assistance from a support service agency. Would I still be eligible for CKPHB funding?

Yes, you may still be eligible for CKPHB funding so long as you meet all CKPHB requirements and are not currently receiving any other government funded housing assistance. The only exception is the Shelter Allowance components of Ontario Works (OW) and Ontario Disability Support Program (ODSP). The amount you receive from OW or ODSP may be affected by CKPHB. To find out how, please contact your OW or ODSP case manager.