

Windsor Essex Housing Benefit (WEHB)

Guidelines

Housing Services
Department
City of Windsor

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Introduction

The Windsor Essex Housing Benefit (WEHB) is a monthly benefit paid directly to eligible low-income households to bridge the gap between affordable rent (roughly 30 percent of income) and average market rent. Unlike other forms of housing assistance (e.g. rent-geared-to-income, rent supplement), the benefit is tied to the household and not a physical housing unit, allowing the benefit to move with the household.

The WEHB is portable within the Windsor Essex Service Area only.

Housing benefits offered under the WEHB are included under legislated service level standards and conform with the Housing Services Act (HSA) framework set out in [Schedule 4.1 of O. Reg. 367/11](#). The framework sets out rules regarding eligibility criteria, reviews of continuing eligibility, benefit calculation and selection of recipients for the benefit.

Eligibility Criteria

Initial Eligibility

To be eligible to receive a WEHB, an applicant must:

- Be a resident in the Windsor Essex service area.
- 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), Canada Ontario Housing Benefit (COHB), a housing allowance, rent supplement or other housing benefit (excluding a social assistance shelter allowance)
- Have income within the applicable RGI income limit set out in the Local Rules Windsor Essex (or successor directives)
- Not owe arrears for rent, damages or misrepresentation of income with respect to a social housing unit in Ontario unless they have:
 - entered into a repayment agreement with the housing provider
 - made reasonable efforts to enter into a repayment agreement with the housing provider.

An applicant living outside the Windsor Essex service area may be approved for a WEHB but must secure an address in the Windsor Essex service area within 30 days of the approval. The WEHB will not be issued until the applicant has provided verification of the new address in Windsor Essex. Applicants who fail to secure an address within 30 days will be determined ineligible for the WEHB. The timeframe to secure a new address may be extended in extenuating circumstances.

An applicant living in an RGI unit may be approved for the WEHB but must secure a new non-RGI unit in the Windsor Essex service area within 60 days of the approval. The WEHB will not be issued until the applicant has provided verification of the new address. Applicants who fail to secure an address within 60 days will be determined ineligible for the WEHB. The timeframe to secure a new address may be extended in extenuating circumstances.

Applicants will be removed from the Central Housing Registry Windsor Essex (CHR) wait list when they are granted the WEHB.

Continuing Eligibility

A WEHB recipient ceases to be eligible for the benefit if:

- They no longer meet basic eligibility criteria regarding status in Canada, arrears and ability to live independently.
- They move outside of the Windsor Essex service area.
- They accept an offer of RGI, a different housing benefit or other form of financial housing assistance (excluding social assistance shelter allowance).
- The amount of the PHB has been zero for 24 consecutive months.
- They fail to file their income tax return by July 1 of each year. This includes all members of the household whose income is included in the WEHB calculation.
- They do not submit their Annual Review information, including the previous year's Canada Revenue Agency (CRA) Notice of Assessment, by September 1 each year.
- 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.
- The recipient fails to divest themselves of residential property.

Recipients who cease to be eligible for the WEHB will be notified that they are ineligible and that they have a right to a Request for Review. The effective date of ineligibility is:

- October 1 of the year in which an Annual Review is conducted, if the ineligibility occurred as a result of the Annual Review
- The first day of the month following notice of decision if the ineligibility occurred as a result of an in-year change.

Selection of WEHB Applicants

Applicants for the WEHB will be selected utilizing the Central Housing Registry Windsor Essex (CHR) wait list in accordance with the priority rankings in order of application date as per the current Local Rules Windsor Essex pursuant to the Housing Services Act and related CHR regulations.

Application Process

Application

Applicants who have expressed interest in a WEHB and are currently on the CHR wait list must provide the following information to be considered for the WEHB:

- Completed WEHB Application form
- Completed Regional Consent form
- Canada Revenue Agency (CRA) Notice of Assessment from most recent tax year or proof of current ongoing income (see “Income verification” below) for each family member aged 16 years or older, excluding dependents who are full-time students
- Proof of status in Canada for all members of the household
- Proof of current or intended address in the Windsor Essex Region
- Completed Direct Deposit Authorization Application form (for clients).

Income verification

Net income is normally verified using line 236 of the latest CRA Notice of Assessment, excluding any net Registered Disability Savings Plan (RDSP) income and WEHB housing benefit payments. Deductions for RDSP income or WEHB housing benefit payments may be verified directly or through the income tax return.

Where the amount in line 236 of the most recent Notice of Assessment does not adequately reflect future income, a different amount may be used to determine the WEHB 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 WEHB, 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 WEHB below)
- The impact of the WEHB on Ontario Works or ODSP, if applicable
- The method that will be used to calculate the WEHB at the time of annual review or in the event of a decrease in income (see Eligibility Reviews below).

Notice of Conditional Eligibility

If the applicant is determined conditionally eligible for the WEHB because they are not yet a resident in the Windsor Essex service area, they will be informed in writing that they are eligible and:

- They will not receive the WEHB until they move into the Windsor Essex service area.
- They have 30 days to provide proof of a new address in the Windsor Essex service area or the WEHB offer will be rescinded
- They will be informed in writing as to the amount of the first payment, if known
- The impact of the WEHB 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 WEHB.

Notice of Ineligibility

If an applicant is determined ineligible for the WEHB, they will be notified in writing. This notification will include the reason for ineligibility and will indicate the applicants right to file a Request for Review.

Calculation of WEHB

Calculation for Non-Social Assistance Recipients

The WEHB is calculated based on the following formula:

$$\text{AMR X 90\%} - (\text{AFNI x 30\%} \div 12)$$

In the above calculation:

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

Average Market Rent (AMR)

The WEHB calculation uses the Average Market Rent (AMR) for the Windsor Essex service area as set out in the most recent Canada Mortgage and Housing Corporation (CMHC) Market Rental Housing Report – Windsor Essex 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 10 percent.

The applicable AMR is set according to the largest unit for which the household is eligible under the occupancy standards as set out in the Local Rules Windsor Essex (i.e. one bedroom for each member of the household with spouses sharing a bedroom – regardless of the size of the unit where they live).

If an AMR decreases from one year to the next, the higher AMR amount will continue to be used in the WEHB calculation.

AMRs for the use in the WEHB will be posted to the websites for the Corporation of the City of Windsor and the CHR.

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 dependents who are full-time students.

Net income is normally based on the amount set out on line 236 of the latest Notice of Assessment, excluding any net Registered Disability Savings Plan (RDSP) income and housing benefit payments. Deductions for RDSP income or housing benefit payments may be verified directly or through the income tax return.

Where the amount in line 236 of the most recent Notice of Assessment does not adequately reflect future income, a different amount may be used to determine the WEHB payable. Only income that would normally be reflected in line 236 of the Notice of Assessment will be considered in the estimate – excluding net RDSP income and housing benefit payments. Average income should reflect the anticipated income over the next 12-month period.

Minimum WEHB payable

Where the calculated WEHB amount is less than \$25, the WEHB payable is zero.

Maximum WEHB payable

The maximum WEHB payable cannot be more than the applicable AMR less \$85. Effective July 1, 2020 the maximum WEHB payable cannot be more than the applicable AMR less \$129.

Examples for Non-Social Assistance Recipients (rounded)

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

AFNI = Line 236 from CRA Notice of Assessment	= \$12,360
AMR for 1-bedroom unit	= \$837 X 90%
WEHB PHB	= \$753 – (\$12,360 x 30% ÷ 12)
	= \$753 – \$309
	= \$444

2. At the time of the next annual review, John submits his CRA Notice of Assessment that reflects both his earnings and his WEHB.

Line 236 from CRA Notice of Assessment	= \$23,340
WEHB PHB from previous year	= \$444 x 12 months
	= \$5,328
AFNI	= \$23,340 – \$5,328
	= \$18,012
AMR for 1-bedroom unit (new)	= \$837 X 90%
WEHB	= \$753 – (\$18,012 x 30% ÷ 12)
	= \$753 – \$450
	= \$303

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	= \$837 X 90%
WEHB PHB	= \$753 – (\$0 x 30% ÷ 12)
	= \$753 – \$0
Maximum WEHB payable applied	= \$753 – \$85
	= \$668

Calculation for Social Assistance Recipients

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

Actual Monthly Shelter Costs – Maximum Social Assistance Shelter Allowance

or

AMR X 90% – (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).

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

If the recipient moves or changes their declared shelter costs they must notify OW or ODSP. As a result, there may be a required adjustment to the WEHB 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 Ontario Works Act, O. Reg. 134/98 and [Maximum Shelter Allowances for ODSP](#) are set out in Ontario Disability Support Program Act, O. Reg. 222/98

Average Market Rent (AMR)

The WEHB calculation uses the Average Market Rent (AMR) for the Windsor Essex service area as set out in the most recent CMHC Market Rental Housing Report – Windsor Essex 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 10 percent.

The applicable AMR is set according to the largest unit for which the household is eligible under the occupancy standards as set out in the Local Rules Windsor Essex (i.e. one bedroom for each member of the household with spouses sharing a bedroom – regardless of the size of the unit where they live).

If an AMR decreases from one year to the next, the higher AMR amount will continue to be used in the WEHB calculation.

AMRs for the use in the WEHB will be posted to the websites for the Corporation of the City of Windsor, the Windsor Essex Community Housing Corporation and the Central Housing Registry (CHR).

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 dependents who are full-time students.

Net income is normally based on the amount set out on line 236 of the latest Notice of Assessment, excluding any net Registered Disability Savings Plan (RDSP) income and housing benefit payments. Deductions for RDSP income or housing benefit payments may be verified directly or through the income tax return.

Where the amount in line 236 of the most recent Notice of Assessment does not adequately reflect future income, a different amount may be used to determine the WEHB payable. Only income that would normally be reflected in line 236 of the Notice of Assessment will be considered in the estimate – excluding net RDSP income and housing benefit payments. Average income should reflect the anticipated income over the next 12-month period.

Minimum WEHB payable

Where the calculated WEHB amount is less than \$25, the WEHB payable is zero.

Maximum WEHB payable

The maximum WEHB payable cannot be more than the applicable AMR less \$85. Effective July 1, 2020 the maximum WEHB payable cannot be more than the applicable AMR less \$129.

Examples for Social Assistance Recipients (rounded)

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 236 from CRA Notice of Assessment	= \$14,028
AMR for 1-bedroom unit	= \$837 X 90%
Maximum WEHB	= \$753 – (\$14,028 x 30% ÷ 12)
	= \$753 – \$351
	= \$402
ODSP maximum shelter allowance	= \$497
Actual monthly shelter costs	= \$800 + \$45
	= \$845
WEHB social assistance calculation	= \$845 – \$497
	= \$348
WEHB (lower than Max WEHB)	= \$348

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

$$\begin{aligned} \text{AFNI} &= \text{Line 236 from CRA Notice of Assessment} = \$14,028 \\ \text{AMR for 1-bedroom unit} &= \$837 \times 0\% \\ \text{Maximum WEHB} &= \$753 - (\$14,028 \times 30\% \div 12) \\ &= \$753 - \$351 \\ &= \$402 \end{aligned}$$

$$\begin{aligned} \text{ODSP maximum shelter allowance} &= \$497 \\ \text{Actual monthly shelter costs} &= \$1,600 + \$90 \\ &= \$1,690 \\ \text{WEHB social assistance calculation} &= \$1,690 - \$497 \\ &= \$1,193 \end{aligned}$$

$$\text{WEHB (Max WEHB)} = \$402$$

Eligibility Reviews

Annual Reviews

Annual reviews will be conducted for all WEHB recipients in September of every year, beginning the September of the year following the start of the benefit.

The purpose of the Annual Review is to confirm:

- Continued eligibility for the WEHB
- Residency in Windsor Essex
- The size and composition of the household for which the WEHB is being paid
- Amount of the WEHB payment over the next 12 months.

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

- Completed WEHB – Annual Review form
- Completed Regional Consent form
- Canada Revenue Agency (CRA) Notice of Assessment from most recent tax year or proof of current ongoing income (see “Income verification” below) for each family member aged 16 years or older, excluding dependents who are full-time students
- Verification of any changes to assets, status in Canada or residency in Windsor Essex, including any changes related to new members of the household.

The above information is to be requested in August for return by September 1 of each year. If the information is not returned by September 1, the recipient ceases to be eligible for the WEHB effective October 1.

Income verification

Net income is normally verified per line 236 of the latest CRA Notice of Assessment, excluding any net Registered Disability Savings Plan (RDSP) income and housing benefit payments. Deductions for RDSP income or housing benefit payments may be verified directly or through the income tax return.

Where the amount in line 236 of the most recent Notice of Assessment does not adequately reflect future income, a different amount may be used to determine the WEHB 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 July 1 of the year in which their Annual Review is conducted, they are ineligible for the WEHB. This applies for all members of the household with income included in the WEHB 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 WEHB amount

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

- the new WEHB amount
- the change comes into effect on October 1
- the right to file a Request for Review.

Notice of WEHB ineligibility

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

- they are ineligible for the WEHB effective October 1
- the reason for ineligibility
- the right to file a Request for Review.

In-Year Changes

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

- The recipient requests a review because their income has decreased by at least 20 percent. Such reviews are limited to once annually, unless there are extenuating circumstances to warrant a second review.
- The recipient starts or stops receiving Ontario Works or ODSP.
- The recipient moves out of the Windsor Essex service area.
- The recipient is granted RGI, a different housing benefit or other form of financial housing assistance (excluding social assistance shelter allowance).
- There has been a permanent change to the composition of the household for which the WEHB is being paid.
- 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.
- The recipient fails to divest themselves of residential property.

Pursuit of Income

WEHB recipients may be required to pursue income as set out in the Local Rules Windsor Essex. Specifically, the recipient may be required to pursue:

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

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

Divestment of Property

WEHB 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 WEHB
- 180 days of acquiring the property if it was acquired after they started receiving the WEHB.

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

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

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

Payments

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. WEHB

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 WEHB 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 WEHB 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 WEHB may be redirected to a trustee at the recipient's request.

Recovery of Excess Payment

Recipients who become ineligible for the WEHB 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 WEHB issued for a period in which the recipient also:

- resided outside of the Windsor Essex service area
- resided in an RGI unit as a tenant or co-op member
- received a different 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 WEHB or the amount of benefit payable.

Any excess payment issued may be collected as a debt owed to the City of Windsor as Service Manager:

- directly from the recipient or former recipient
- from future WEHB payments.

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

If an excess WEHB payment has already been recovered 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 Windsor Essex Community Housing Corporation to all recipients of the WEHB by the end of February each year. The T5007 reports all WEHB benefits issued in the previous tax year, including benefits redirected to landlords or trustees.

Appeals

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

- eligibility/ineligibility for the WEHB
- the amount of the WEHB.

Appeals related to these WEHB decisions are subject to the rules and processes set out in the Rules of Practice – Housing Services Review Committee Windsor Essex (or successor directives) including the following:

- Requests for appeal must be made within 10 days of the notice of decision.
- The decision of the Review Committee is final.