

Background Information

In June 2020, the City of Windsor as Service Manager introduced the ***Windsor Essex Housing Benefit*** (WEHB). The WEHB program is designed to increase the affordability of rental housing by providing an income-tested, portable housing benefit that is paid directly to eligible households. This new housing allowance program provides an alternative to waiting for rent geared-to-income (RGI) housing.

What is the Windsor Essex Housing Benefit (WEHB)?

The WEHB is a monthly benefit **paid directly to you** to help you pay your rent. You can use the benefit amount to help pay your rent anywhere in Windsor Essex County. The amount of WEHB you receive is not based on the amount of rent you pay, but on an assessment of your household's total earnings and the average market rent amounts in the area where you live.

The WEHB is designed to support vulnerable households and is an alternative to RGI. Your household cannot receive both RGI and the WEHB at the same time. But unlike RGI, you do not have to live in social housing to receive the WEHB.

If I receive the WEHB, can I stay on the Central Housing Registry – Windsor Essex County(CHR) wait list?

No, you will be removed from the CHR wait list when you start to receive the WEHB.

Who is eligible for the WEHB?

You or your household may be eligible for the WEHB if you meet the following criteria:

- The household member(s) are residents in the Windsor Essex service area;
- At least 1 household member is 16 years of age or older and able to live independently;
- All household members are Canadian Citizens, permanent residents, applicants for permanent residency or refugee claimants, and are not subject to a removal order;
- No member of the household is receiving rent-geared-to-income (RGI), Canada Ontario Housing Benefit (COHB), a housing allowance, rent supplement or other housing benefit;
- Any household income is within the applicable RGI Income Limit set out in the *Local Rules Windsor Essex* (or successor directives);
- The household does not owe arrears for rent, damages or misrepresentation of income to a social housing provider in Ontario, unless there is a payment agreement in place or the household has made reasonable efforts to enter into a repayment agreement.

Will I have to move to receive the WEHB?

You may not have to move to receive the WEHB. If you live in the Windsor Essex service area and do not live in an RGI unit, you can use the WEHB to pay rent where you live now.

If you do not live in the Windsor Essex service area, you can apply for the WEHB, but will have to move to the service area within 30 days of being approved for the WEHB to start receiving the benefit. If you live in an RGI unit, you have 60 days to move to a non-RGI unit before you can start receiving the WEHB.

How much is the benefit and how does it compare to RGI?

The WEHB is based on the difference between 30 per cent of your income and 90% of the average market rent in the Windsor Essex service area. You can use the WEHB to live anywhere in the Windsor Essex service area, possibly even where you live now.

RGI is based on 30 per cent of your income. RGI is only available in specific properties, so you must move to receive RGI.

The best way to understand if the WEHB or RGI is better for you is to look at an example to see the amount of money left over after rent is paid:

If your income is \$1,500 per month and the average market rent is \$1,000, you will receive a WEHB benefit of \$450.

If your rent is \$800, you will have \$1,150 left after you pay your rent.
(income of \$1,500 – \$800 rent + \$450 WEHB = \$1,150)

If your rent is \$1,000, you will have \$950 left after you pay your rent.

If your rent is \$1,200, you will have \$750 left after you pay your rent.

If you choose to wait for RGI instead of the WEHB, you will pay RGI of \$450, which means you will have \$1,050 left after you pay your rent.

Will the WEHB affect my social assistance?

If you are not already receiving the full shelter allowance from Ontario Works or ODSP, your social assistance will increase. The combination of your shelter allowance and WEHB **cannot be more than the cost of your rent and utilities.**

Do I have to file my income tax to get the benefit?

Yes. There is an *Annual Review of Eligibility* in September of every year to re-calculate your WEHB amount, and this review will require your most recent income tax return. Filing your income taxes by the end of April every year will help ensure you have the required documents for your annual review.

Can I get first and last months' rent?

Eligible WEHB participants who require assistance with first and/or last month's rent will be referred to the City of Windsor Housing Services Department to apply for assistance through the Housing Stability Plan (HSP).

How do I apply for the WEHB?

As the WEHB is only available for priority applicants on the CHR Wait List, CHC staff will be reaching out to eligible applicants to determine interest and provide further information.

All WEHB Applications must be completed with the assistance of designated CHC staff to be assessed for eligibility.

To contact CHC regarding the WEHB program or to complete an application, please call or email:

Windsor Essex Community Housing Corporation (CHC)

519-776-4631 x 4005

housingbenefit@wehc.com