

Comparative Analysis Between Housing Stability Benefit, Rent Ready, and New Revised Program

	Housing Stability Benefit	Rent Ready	Housing Emergency Fund
Eligibility of individuals	<ul style="list-style-type: none"> Ontario Works recipients Ontario Disability Support Program recipients Meets Low-Income Measure threshold 	<ul style="list-style-type: none"> Ontario Works recipients Ontario Disability Support Program recipients Meets Low-Income Measure threshold 	<ul style="list-style-type: none"> Ontario Works recipients Ontario Disability Support Program recipients Meets Low-Income Measure threshold
Comparative Synopsis	<ul style="list-style-type: none"> Financial eligibility is comparable between programs. The Ontario Disability Support Program has specific eligibility under the <i>Ontario Disability Support Program Act (1997)</i> to qualify and financial assets may vary among clients at higher thresholds than recipients of Ontario Works. New Program Rationale: Retain household eligibility criteria to ensure that those who are most in need are receiving this funding. 		
Eligible expenses	<ul style="list-style-type: none"> New Principal Residence or Maintaining Existing Residence <ul style="list-style-type: none"> ✓ Last month's rent deposit ✓ Rental Arrears ✓ Moving costs ✓ Utility deposits, arrears, or reconnection ✓ Adult beds (includes box spring and mattress) where a bed is not currently owned (up to maximum allowable amount of \$400/bed) ✓ Child beds (includes box spring and mattress) where a bed is not currently owned (up to maximum allowable amount of \$200/bed) ✓ Bedframe for adult and/or child bed(s) where not currently owned (up to maximum allowable amount of \$100/bed) ✓ Mattress encasements (up to \$50 per mattress and/or box spring); ✓ Moats/Interceptors (up to \$25/bed) 	<ul style="list-style-type: none"> New Principal Residence or Maintaining Existing Residence <ul style="list-style-type: none"> ✓ First and last month's rent ✓ Rental Arrears ✓ Utility Arrears 	<ul style="list-style-type: none"> New Principal Residence or Maintaining Existing Residence <ul style="list-style-type: none"> ✓ Last month's rent ✓ Rental Arrears ✓ Utility expenses (including reconnection fees, arrears, and deposits)

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	<ul style="list-style-type: none"> ✓ The purchase of an appliance (e.g. fridge, stove, washer) necessary for the wellbeing of the household where: <ul style="list-style-type: none"> >There is documentation to support that it is the applicant’s responsibility to provide the appliance 		
Comparative Synopsis	<ul style="list-style-type: none"> • Comparable eligibility expense categories (obtaining new residence, maintaining existing residence, and utility arrears). • Rent Ready had discretion to issue broadly under the three categories of first/last month’s rent, rent (one-time payment), OR rental arrears and utility arrears. • Housing Stability Benefit eligible expenses are more prescriptive under the three eligibility categories. • New Program Rationale: Retain the flexibility of the three broad categories from the Rent Ready program (with the elimination of first month’s rent, which was no longer included as an eligible expense in the 2023 Rent Ready program). Applicants are permitted to apply funds as they are needed. 		
Payment Thresholds/ Limits	<ul style="list-style-type: none"> • \$800 for singles and couples (with no dependent children and/or dependent adults on their benefit unit) once in a 24-month period • \$1500 for families with children (one or more dependent child and/or dependent adults on their benefit unit) once in a 24-month period 	<ul style="list-style-type: none"> • Discretion to issue eligible costs up to \$3,000.00 for single individuals and couples and \$6,000.00 for families with child(ren) • No limit to applying multiple times in any given time period <p>*Not a maximum threshold amount but a trigger threshold for management/supervisor approval if requests exceeded these amounts</p>	<ul style="list-style-type: none"> • Discretion to issue eligible costs based on household size up to: <ul style="list-style-type: none"> - \$3,000.00 for single individuals - \$4,000.00 for a couple - \$5,000.00 for a family of 3 people - \$6,000.00 for a family of 4 people - \$7,000.00 for families of 5+ people <p>*Not a maximum threshold amount but a trigger threshold for management/supervisor approval if requests exceed these amounts</p> <ul style="list-style-type: none"> • Funds to be granted once in a 24-month period
Comparative Synopsis	<ul style="list-style-type: none"> • Rent Ready has significantly higher eligible cost thresholds (4x the amount for families and almost 4x the amount for singles) and no limit to how many times an individual or family could access the benefit. • Housing Stability Benefit is significantly more restrictive financially and includes the limitation of eligibility to apply only once in a 24-month period. 		

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	<ul style="list-style-type: none"> New Program Rationale: Retain the higher payment threshold from the Rent Ready program up to the discretionary maximum based on household size. Tying the maximum payment threshold to household size allows for increased benefits, in particular for couples (a demographic in need of increased support in Hamilton) and provides guidance for clients and program administrators in a similar format to Average Market Rent data. 		
Recurrence	<ul style="list-style-type: none"> Benefit maximum within a 24-month period 	<ul style="list-style-type: none"> Unlimited until the expenditure of the funds 	<ul style="list-style-type: none"> Benefit maximum within a 24-month period
Comparative Synopsis	<ul style="list-style-type: none"> Rent Ready offered greater time and financial flexibility thresholds. New Program Rationale: Maintain the benefit maximum within a 24-month period from the Housing Stability Benefit applied to the higher payment threshold and increased flexibility in how funds are applied, up to the maximum from the Rent Ready program. The majority of programs surveyed in the jurisdictional scan have a 24-month eligibility window. This prevents dependency on the program as a full housing subsidy. 		
Payment Administration	<ul style="list-style-type: none"> Payments are to be made directly to the landlord, utility provider or service provider, where possible. 	<ul style="list-style-type: none"> Payments are to be made directly to the landlord, utility provider or service provider, where possible. 	<ul style="list-style-type: none"> Payments are to be made directly to the landlord, utility provider or service provider, where possible. Applications will continue to be processed by the City of Hamilton staff for applicants in receipt of Ontario Works and by the Housing Help Centre for applicants in receipt of the Ontario Disability Support Program or who have income below the Low-Income Measure
Comparative Synopsis	<ul style="list-style-type: none"> Identical between programs. New Program Rationale: Retain administration of funds directly to landlord, utility provider, or service provider, where possible. 		
Program Delivery	<ul style="list-style-type: none"> Applications by people in receipt of Ontario Works administered by City of Hamilton. Applications by people in receipt of the Ontario Disability Support Program or who have 	<ul style="list-style-type: none"> Applications by people in receipt of Ontario Works administered by City of Hamilton. Applications by people in receipt of the Ontario Disability Support Program or who have 	<ul style="list-style-type: none"> Maintain dedicated fund administered by Hamilton Regional Indian Centre to support Indigenous community members Updated Clear eligibility criteria

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	income below the Low-Income Measure are administered by Housing Help Centre.	income below the Low-Income Measure are administered by Housing Help Centre. <ul style="list-style-type: none"> Includes \$300,000 administered by Hamilton Regional Indian Centre to support Indigenous community members. 	<ul style="list-style-type: none"> Update resources for staff on alternative supports for those who do not meet eligibility criteria or whose needs are not met by the program alone Program applicants requiring additional supports will be connected to additional Eviction Prevention programs delivered or funded by City of Hamilton and/or the Home Management Program offered through Children’s and Community Services Division.
Comparative Synopsis	<ul style="list-style-type: none"> New Program Rationale: Maintain dedicated housing stability funding for Indigenous community and strengthen integration with Home Management and eviction support programs. 		
Total Reach 2022	<ul style="list-style-type: none"> 1,665 benefit units were approved through City of Hamilton *not unique individuals* 1,754 units were approved through Hamilton Housing Help Centre TOTAL= 3,315 households approved 	<ul style="list-style-type: none"> 1,364 households were approved for Rent Ready through City of Hamilton and Hamilton Housing Help Centre, 127 households approved through Hamilton Regional Indian Centre TOTAL = 1,491 households approved 	<ul style="list-style-type: none"> Anticipated 2,000+ households approved in 2024
Comparative Synopsis	<ul style="list-style-type: none"> No set outcome targets for number of individuals or households served. Rent Ready has significantly higher payment thresholds and therefore represents a greater depth of support. Benefits continue to be applied for at consistent rates through both funding streams. New Program Rationale: All beneficiaries of Rent Ready had also received/maximized Housing Stability Benefit, illustrating the need for deeper financial support needed to prevent homelessness. It is expected that the enhanced revised program will prevent homelessness and stabilize housing for an estimate of 2,000+ households depending on level of support requested. 		

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Proportional Allocation of Funds **Housing Stability Benefit**

Year	Expense Category	Amount	Proportion (rounded)
2022	Last Month's Rent	\$618,766.32	22%
	Moving Costs	\$78,802.74	3%
	Rent Arrears	\$812,318.61	29%
	Moats/Interceptors/Encasements	\$41,423.59	1%
	Child Bed/Mattresses	\$311,542.00	11%
	Utility Arrears	\$282,687.11	10%
	Appliances	\$107,379.43	4%
	Other	\$32,080.50	1%
	HHCH Administration	\$382,967.84	14%
	Housing Administration	\$158,863.00	6%
	Total	\$2,826,831.14	

*This chart reflects the calendar year costs and timing differences exist when compared to the Fiscal Year AFR.

Proportional Allocation of Funds **Rent Ready**

Year	Expense Category	Amount	Proportion (rounded)
2022	Last Month's Rent	\$277,059.17	11%
	First Month's Rent	\$394,759.46	16%
	Rent Arrears	\$1,484,759.23	59%
	Utility Arrears	\$361,450.66	14%
	Total	\$2,518,028.52	

*This chart does not include the \$222,664.57 allocated to the Hamilton Regional Indian Centre for housing support funding.

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Summary of Comparative Analysis

- Demand for a flexible and timely housing stability subsidy in Hamilton is significant.
- Sustained affordability is a central tenant for consideration in the development of a housing support program that balances need with time limited supports.
- The financial and time limitations of the Housing Stability Benefit program need to be revisited in relation to the efficacy of housing sustainability in the 2023 housing climate.
- Rent Ready offered greater flexibility for clients to quickly access higher amounts of benefits, which was critical during the COVID-19 pandemic.
- The majority of clients accessed Rent Ready for rental arrears (59%). A significant portion of people received the Rent Ready benefit multiple times for arrears (75% of all repeat applicant expenses), indicating a high depth of need though also risk of overreliance as a full housing subsidy.
- A significant proportion of people received a Rent Ready amount in excess of the Housing Stability Benefit limit of \$800 for singles and \$1,500 for families.
- Budgetary pressures necessitate a focused eligibility scope that balances flexibility with measurable and sustainable housing outcomes.