Ontario Works Policy Directives

7.5 Housing-Related Benefits

Legislative Authority

Section 8 of the Act

Sections 42, 59 of Regulation 134/98.

Audit Requirements

Adequate documentation is on file for the verification of costs to support decisions and level of benefit issued.

Random file reviews are completed to ensure that all requirements are met.

Application of Policy

Housing-related benefits are discretionary and are provided on a case-by-case basis at the discretion of the Administrator. The Administrator determines the amount to be provided for housing-related benefits.

Moving Expenses

Moving expenses are a non-health-related discretionary benefit. The Administrator may approve payments to cover the cost of moving household furniture and personal effects from one place of residence to another.

Storage charges incurred prior to application are not usually acceptable as an allowable moving expense unless the stored furniture is considered essential and will be used in a future residence.

Energy and Water Conservation Measures

Payments for low-cost energy and water conservation measures are health-related discretionary benefits authorized by the Director as a special item. The Administrator may approve payments for low-cost energy and water conservation measures to recipients who are home owners or renters.

The discretionary benefit may be issued if:

- the costs are not covered by energy efficiency and conservation programs that may be provided by gas distribution utilities, local distribution companies
as well as municipal, provincial (including the Ontario Power Authority) and federal levels of government;

- the recipient is responsible for that specific utility or heating cost;
- the costs are not included in monthly rent; and
- the low-cost energy or water conservation measures are being used to reduce or limit that specific utility or heating cost.

Low-cost energy and water conservation measures may include:

- caulking
- sealing or weatherstripping for doors and windows
- insulation for hot water pipes and hot water tanks
- flow restrictors for showerheads

**Sources of Funding for Home Repairs**

A recipient is required to apply for assistance for home repairs from their homeowners' insurance company.

Other sources of funding may include the following as outlined below:

- **Residential Rehabilitation Assistance Program (RRAP)** is a program of the Canada Mortgage and Housing Corporation (CMHC) that provides assistance to low-income homeowners to bring their homes up to safety and health standards. Recipients are required to apply to RRAP prior to applying for the home repair benefit. Assistance is in the form of a forgivable loan.
- **The Investment in Affordable Housing for Ontario (IAH) - Ontario Renovates** program is administered by the Ministry of Municipal Affairs and Housing and provides funding assistance for home repairs, renovations and/or modifications for low and modest income households, including the creation of a new affordable rental unit within an existing single family home. Assistance is in the form of a forgivable loan and the program is available only in municipalities.
- **First Nations** may have access to financing for the renovation of a single-family home or multiple residential rental property through the On-Reserve Loan Insurance Program.
- **The Ontario Disaster Relief Assistance Program (ODRAP)** provides funds to alleviate the hardship suffered by private homeowners, farmers, small business enterprises and non-profit organizations whose essential property has been damaged by a sudden and unexpected natural disaster, such as a severe windstorm, tornado, flood, forest fire or ice storm. It is expected that where an area has been declared a disaster, recipients will first apply to ODRAP.

Loans or grants from RRAP, IAH - Ontario Renovates, and insurance payments are exempt as income when used for the purpose intended. Any payments, other
than payments for loss of income, made by a local Disaster Relief Committee are exempt as income and assets.

**Loans for Home Repairs**

A recipient may be required to obtain a loan for home repairs if their shelter allowance is below the maximum. Monthly payments on the loan or mortgage would therefore be included as part of the shelter costs.