**Ontario Non-Profit Housing Association (ONPHA) Submission to the Social Assistance Review Commission**

**Summarized by Oladayo Odutayo & Jeff Wingard, McMaster University, for the McMaster Community Poverty Initiative**

The Ontario Non profit Housing Association is an umbrella organization for non-profit housing providers across Ontario who provides housing for people who are not financially stable enough to afford one independently.

The reason this organization is around is because:

* Rent prices have been rising; and exceed the income levels of many people in Ontario.

They provide:

* An allowance based income (to be used for rent) for the “working poor” and people who have a fixed income
  + People who are already on social assistance are still capable to receive this allowance.
    - In fact, it is better to have this while on social assistance because than renting costs will not take as much expendable income.

ONPHA feels that by helping people financially, they will allow individuals to feel free to be able to further their lives in other ways.

Specific recommendations for change include:

* Reforming social assistance benefits and rent-geared-to-income calculations so that they don’t penalized people for working (specifically getting rid of the 50% clawback on earnings)
* Better recognizing and compensating people with long-term and complex barriers to labour market participation
* Linking shelter and personal needs allowances to actual costs in communities
* Develop a housing benefit for all low-income households
* Integrate the social assistance system and the rent-geared-to-income system so that they work together rather than compete.