

Helping People on OW and ODSP

A Resource for Toronto Housing Professionals

Pay Direct Tips

Social assistance policy directives for Ontario Works (OW) as well as Ontario Disability Support Program (ODSP) regarding Pay Direct can be found on the following webpage: <https://www.mcass.gov.on.ca/en/mcass/programs/social/directives/index.aspx#ow>

Both policies outline how—with certain conditions—the shelter portion of a person's income can be paid regularly and directly to a landlord, rather than to the tenant, to help prevent arrears and reduce the chances of eviction.

In the case where a person has experienced incidents of non-payment of rent and/or evictions, Pay Direct can be seen as a housing stabilization strategy. It may also be a form of harm reduction for people who identify as having problematic substance use.

Accessing the Pay Direct option may increase the chance of approval of a rental application, most likely in cases where the person has disclosed an unstable housing history. Pay Direct may be convenient for the tenant and the landlord, thereby reducing stress in the landlord-tenant relationship.

Intent to Rent Form - Tips

Filling out an 'Intent to Rent' form may assist housing professionals and their clients to set up Pay Direct when a client finds a new place.

- The person accessing services obtains an 'Intent to Rent' form either from the income support office (OW/ODSP) or from a housing professional when they are ready to search for housing.

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- A signed 'Intent to Rent' form is an offer to rent, but does not indicate eligibility for Pay Direct. Assessment of eligibility is done by the income support caseworker.
- An 'Intent to Rent' form requires the property owner's full name, address, and phone number. However, the landlord's agent can sign the 'Intent to Rent' form on their behalf. This information is verified through municipal tax records to confirm property title. The income support caseworker may also contact the landlord directly for additional information.
- When providing the 'Intent to Rent' form to the person accessing services, it is useful to attach the housing professional's contact information to the form for enhanced communication with the income support caseworker and the landlord.

Housing Professional Tips

To Start: You may wish to discuss Pay Direct with the person you are serving, if it appears this would be of benefit to them. If the person has been assigned an income support caseworker, send a signed consent to release information form to the caseworker and request one in return. Make contact with the caseworker by phone to establish a link for ongoing work.

Write an Advocacy Letter: In the case of OW, write a letter to the income support caseworker and explain in the letter how your client would benefit from Pay Direct, including if they've ever had any evictions due to non-payment of rent in the past. Toronto Community Housing (TCH) residents looking to arrange Pay Direct will almost always be approved for Pay Direct by their OW caseworkers.

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The Decision: Pay Direct has to be approved by OW or ODSP. Based on a discussion between the person accessing services and the caseworker, the caseworker determines eligibility. However, a housing professional's input can play a role in the decision. Should you have concerns regarding a Pay Direct decision, the caseworker's supervisor can be contacted.

The Form: The person accessing services will be asked to sign an authorization form from the OW/ODSP office to confirm their decision to make payment directly to the Landlord.

Timing: Circumstances determine how the Pay Direct arrangement will be initiated.

- For people currently housed and in receipt of OW/ODSP, Pay Direct will begin the month following when the decision was made to implement it.
- For people who are completing their initial OW/ODSP intake and presenting an 'Intent to Rent' form for approval to move into a unit at the same time, the person would need to provide you with the new OW/ODSP caseworker's contact immediately. Then you can quickly provide a signed consent to release information form to the caseworker, so a Manual Pay Direct (landlord cheque prepared for pick up) can be discussed with the caseworker.

Discontinuance/Delays of Pay Directs: Since a discontinuance or delay of Pay Direct could result in an eventual eviction, it's important to be aware of the following situations that can affect Pay Direct payments.

- A person receives additional income and the amount of financial assistance received is lower than the cost of their rent.

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- Benefits are suspended or terminated (e.g. this can happen if appointments are missed).
- The person's file is transferred to a new office. Often this will happen because they have moved. A new authorization form has to be filled out and Pay Direct would need adjustment to reflect their new situation.
- The person withdraws their consent and requests cancellation of Pay Direct.

Ongoing Communication: When Pay Direct has been established, it is critical to stay in regular contact with the person you are serving and the income support caseworker. Having contact information readily available and working from a partnership approach will be invaluable for future problem-solving and collaboration while supporting a person's housing stability.