

Canada Ontario Housing Benefit (COHB) Information Sheet

Background Information

In April 2020, the Government of Canada and Province of Ontario introduced the Canada Ontario Housing Benefit (COHB) to increase the affordability of rental housing to qualifying individuals and households. The COHB is an income-tested, portable housing benefit paid directly to eligible households, and provides an alternative to waiting for rent geared-to-income (RGI) housing. Your household may be eligible if you meet the following criteria:

- The household is on or eligible to be on the social housing wait list, and
- The household is in housing need and living in community housing.

What is the Canada Ontario Housing Benefit (COHB)?

The COHB is a set amount of money paid **directly to you** to help you pay your rent. You can use the benefit amount to help pay your rent anywhere in Ontario. The amount of COHB 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 COHB is designed to support vulnerable households and is an alternative to RGI. Your household cannot receive both RGI and the COHB at the same time. But unlike RGI, you do not have to live in social housing to receive the COHB.

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

You can remain on the CHR waitlist during the COHB application process. However, if you are determined eligible for the COHB, you will be removed from the CHR wait list when you start to receive the benefit amount. COHB recipients can reapply to be on the social housing waitlist, but if approved, would be given a new eligibility date.

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

The COHB is based on the difference between 30 per cent of your household income and 80 per cent of the average market rent in the area where you live. Average market rent amounts are set by the Ministry of Municipal Affairs and Housing for the broader Windsor Essex area and are based on all types of residential rental housing. The average market rent amounts used may differ from the market rent amounts for your building or surrounding community.

You can use the benefit to live anywhere in Ontario. In many cases, you can even use the COHB where you live now.

RGI is based on 30 per cent of your income and is only available at certain properties.

The best way to understand if the COHB or RGI is better for you is to consider the amount of money you will have left after you pay your rent. See reverse for an example:

If your income is \$1,500 per month and the average market rent in your area is \$1,000, you will receive a COHB benefit of \$350.

- If your rent is \$1,000, you will have \$850 left after you pay your rent (income of \$1500 – \$1000 rent + \$350 COHB = \$850).
- If your rent is \$800, you will have \$1,050 left after you pay your rent.
- If your rent is \$500, you will have \$1,350 left after you pay your rent.

If you choose to wait for RGI instead of the COHB, you will pay RGI of \$500, which means you will have \$1,000 left after you pay your rent.

If you are receiving Ontario Works or ODSP, the total amount of your COHB and your shelter allowance from Ontario Works or ODSP **cannot be more than your rent and utility amounts**. The COHB will be reduced to adjust for this.

Do I have to move to receive the COHB?

In many cases no, you do not have to move to receive the COHB. You can use it to pay rent where you are living now.

Can I get first and last months' rent?

Eligible COHB participants who have been approved by the Ministry of Finance, who want to move, and who need 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 COHB?

To qualify for COHB, each individual or household must be on or eligible to be on the social housing wait list. To verify whether you have an eligible application or to start the application process, please contact the Central Housing Registry – Windsor Essex County (CHR):

2470 Dougal Avenue Unit 6

Email: chrwec@wechc.com Phone: 519-254-6994

Once you have confirmed an eligible application from the CHR, the Housing Benefit team at Windsor Essex Community Housing Corporation (CHC) can assist you in completing a COHB Application. All COHB Applications must be completed with the assistance of designated CHC staff. Any applications not completed in this manner will not be accepted or assessed for eligibility by the Ministry of Finance.

Interested applicants with an eligible CHR Application can contact CHC:

Email: housingbenefit@wechc.com Phone: 519-776-4631 x 4005