

Canada Ontario Housing Benefit (COHB)

March 2022



COHB Overview

- Canada Ontario Housing Benefit Program
- Outcomes of COHB Year 1 and 2
- City of Toronto COHB Year 3 Implementation
 - Priority Groups and Allocations
 - COHB Calculation
 - Application Process
 - Annual Renewal Process
- Summary

Canada Ontario Housing Benefit (COHB) Program

- Federal/Provincial program - part of the National Housing Strategy
- Income-tested, portable housing benefit within Ontario
- ‘Use it or lose it’ yearly funding
- Program launched on April 1, 2020
- The COHB program ends on March 31, 2029
- Recipients must be removed from the Centralized Waiting List

Outcomes COHB Year 1 and Year 2

Households served	Priority Group	Total Year 1	Total Year 2	Combined
1,454	SPP	89	47	136
	Person with disability	53	17	70
	Indigenous	165	150	315
	CWL (non targeted)	866	78	944
Average benefit amount / month		\$732	\$855	\$751

Priority Groups and Allocations

- Approximately over 1000 new allocations – April 2022 – March 2023
- Prioritize shelter residents and people experiencing homelessness as a primary target group in Year 3.
- 20% allocation to Indigenous partners
- Maintain existing priority groups such as Survivors of domestic violence and human trafficking and People with disabilities

Benefit level

- The COHB benefit calculation is

$$\text{Monthly COHB} = (\text{AMR} \times 80\%) - \left[\frac{(\text{AFNI} \times 30\%)}{12} \right]$$

Canada-Ontario Housing Benefit Calculator

Enter your information into the blue cells

1	Does any individual in the household currently receive social assistance (either Ontario Disability Support Program (ODSP) or Ontario Works (OW))?	Drop Down Yes	
2	What unit size are you eligible for? Your rental address MUST be in the City of Toronto to use this calculator. Please refer to the table on the instructions sheet to determine your unit size eligibility.	Drop Down 1 Bedroom	AMR Amount in Toronto at 80% 1374
3	Adjusted Family Net Income (AFNI) for the household. AFNI is based on the net income of each household member, excluding those who are in full-time studies. Net income is generally the amount reflected on line 23600 (formerly line 236) of the household member's latest Canada Revenue Agency notice of assessment, adjusted by subtracting payments received from a registered disability savings plan and adding any repayments made.	\$ 16,000.00	
ODSP/OW amount (Only fill out "4" if you answered "yes" on Question 1)			
4	Eligible Shelter allowance for social assistance	\$ 390.00	
	Actual Shelter Costs (includes rent and utilities)	\$ 1,374.00	
Your benefit amount under the Canada-Ontario Housing Benefit is calculated as		\$ 974.00	

Application Process

- Initial referral submitted to the City by eligible referring partners through CheckMarket
- Provincial application submitted online through the provincial application system, ONT-TAX. Paper applications are available for exceptions
- All adult family members must have an email address

Annual Renewal Process

- Annual renewal process remains the same as TTHAP
- Renewals are due by June 30 each year, including income taxes
- Unlike TTHAP, the Province has explained that reinstatement for overdue renewals will not be possible once termination notice has been issued or if the client cannot be reached
- There is an option to renew online

TTHAP vs COHB

Program Element	Housing Allowance (TTHAP)	COHB
Benefit amount	Fixed, \$250, \$400, \$500 & \$600 /month	Income related, adjusted annually
Portability	Anywhere in Toronto	Anywhere in Ontario
Removal from CWL	Not required	Required
Maximum rent	Yes	No
Annual renewal process	Same	Same
Reinstatement for overdue renewals	Yes	No



Q&A

housingfirst@toronto.ca