

Canada-Ontario Housing Benefit (COHB) Frequently Asked Questions

What is the Canada-Ontario Housing Benefit (COHB)?

The Canada-Ontario Housing Benefit (COHB) is a benefit paid directly to you to help you pay your rent. You can use the benefit to help you pay your rent anywhere in Ontario.

How much is the Canada-Ontario Housing Benefit (COHB)?

If you are not receiving social assistance – the Canada-Ontario Housing Benefit (COHB) pays you the difference between 30 per cent of your income and 80 per cent of the average market rent in the area where you live. It does not matter how much you pay for rent. If you move to another area in Ontario, your COHB will continue, but the amount may change. The amount of your COHB will be reviewed every year.

If you are receiving Ontario Works or ODSP – the total amount of your Canada-Ontario Housing Benefit (COHB) and your shelter allowance from Ontario Works or ODSP cannot be more than you pay for rent, utilities, and tenant insurance. Your COHB will not be more than the difference between 30 per cent of your income and 80 per cent of the average market rent in the area where you live. The amount of your COHB will be reviewed every year, as well as when you move and if your Ontario Works or ODSP ends.

Who is eligible for the Canada-Ontario Housing Benefit (COHB)?

Applicants on the Durham Access to Social Housing (DASH) wait list who have filed their most recent income tax returns are eligible to apply for the COHB. You will need to provide proof of your income tax Notice of Assessment from the Canada Revenue Agency for all family members 18 and older who are not full-time students. Priority for the COHB will be given to applicants who are homeless or at risk of homelessness in Durham Region.

Tenants and co-op members in community housing who need assistance to pay their market rent or housing charge may also be eligible for the COHB.

Homeowners and people who are already receiving rent-geared-to-income (RGI) or another form of housing assistance or subsidy (except for Ontario Works or ODSP shelter amounts) are not eligible for the COHB.

How does the Canada-Ontario Housing Benefit (COHB) compare to rent-geared-to-income (RGI)?

Rent-geared-to-income (RGI) means that you pay a lower rent that is equal to about 30 per cent of your income. RGI is only offered at certain community housing properties, so you cannot get it where you live now. The wait times for RGI units are very long. Most applicants wait many years, and some have been on the wait list for decades.

Unlike RGI, the Canada-Ontario Housing Benefit is a direct payment to you to help you pay your rent. You can use it to live anywhere in Ontario – including where you live now. If you are eligible to receive the Canada-Ontario Housing Benefit, you can start receiving it as early as the month following your application.

Do I have to move to get the Canada-Ontario Housing Benefit (COHB)?

No. You do not have to move to receive the COHB. You can use it to live anywhere in Ontario, including where you live now.

Can I get first and last months' rent if I want to move?

If you are granted the Canada-Ontario Housing Benefit (COHB) and you want to move, you can apply to the Region of Durham for help with first and last month's rent. Eligibility may be limited based on funding availability.

How do I apply for the Canada-Ontario Housing Benefit (COHB)?

You must be on the Durham Access to Social Housing (DASH) wait list to apply for the Canada-Ontario Housing Benefit (COHB).

If you are on the DASH wait list, you can express interest in receiving the Canada-Ontario Housing Benefit (COHB) when you see it posted to the DASH Vacancies Site. Only those households selected for the COHB will be contacted. If you are offered the COHB and decide not to accept the offer, you can remain on the DASH wait list. Once you start to receive the COHB, you will be removed from the DASH wait list.

What do I need to do to keep receiving Canada-Ontario Housing Benefit (COHB)?

In May of each year, you will receive a Renewal Application from the Province of Ontario Portable Housing Benefit. You must complete and return the Renewal Application to confirm your household information and that you want to continue to receive the COHB. You must also file your income tax return annually and on time.

You must return your Renewal Application by July 1 every year to avoid any interruption in your monthly COHB payments. If you return your Renewal Application after the deadline or you do not file your income tax return, your COHB payments will be terminated, and it will not be reinstated.

If your circumstances have changed or you have questions about the COHB after you start receiving it, you must contact the Province of Ontario Portable Housing Benefit Information Centre. We will let you know how to do this once your COHB has been granted.

If you are not on the DASH wait list, you can find out more information about placement on the DASH wait list on the Region of Durham's website.