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## Canada-Ontario Housing Benefit (COHB) Frequently Asked Questions

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### 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 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 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)?

The COHB is available to eligible households connected to the Durham Access to Social Housing (DASH) wait list. Applicants on the DASH wait list may be invited to apply for the COHB; however, due to limited program funding, applications are not open to the general public. Priority will be given to households currently residing in Durham Region and connected to the DASH wait list. Additionally, eligible households are identified through referrals within the Region's housing and homelessness system, with consideration given to provincially identified priority groups, where applicable.

To be eligible to apply, applicants must have filed their most recent income tax return. You will need to provide proof of your income tax Notice of Assessment from the Canada Revenue Agency for all family members aged 18 years and older who are not

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

## **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 approved for the Canada-Ontario Housing Benefit (COHB) and are planning to move, you may be able to get help with first and last month's rent through the COHB program. You may also be able to apply to the Region of Durham's [Housing Stability Program](#) for extra housing support. Eligibility and assistance may vary based on program guidelines and 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 and will no longer be eligible rent geared to income housing (RGI).

## **What happens after I apply?**

If you are selected for the benefit, you will be contacted by telephone and asked to confirm the following information: your address, phone number, email address, shelter costs, household income, and household composition. You will be asked to provide a copy of the most recent year's Income Tax Notice of Assessment from Canada Revenue Agency.

If you meet the eligibility criteria, you will receive an email with a link to the Ministry's application portal. This link is used to complete your application. The Ministry will review your eligibility, calculate the amount you will receive, and mail you an approval letter. The benefit can start as early as the month following your application.

## **What do I need to do to keep receiving the 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 miss the deadline or do not file your income tax return, your COHB payments may be stopped and may not be reinstated.

If your circumstances have changed, you have moved, 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](#).

For more information, please contact:

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605 Rossland Road East  
Whitby, Ontario L1N 6A3  
  
Telephone 311 (within region limits)  
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