

COHB = Canada-Ontario-Housing-Benefit

[provincial guidelines](#)

amount: **COHB covers the difference between 80% AMR and 30% of income**

Example:

- one bedroom apartment equivalent to RGI unit standard, with rent at \$1,500/month
- tenant earning minimal wage 30h/week = \$1,680/month
- Toronto's City's 100% AMR = \$1,431; 80% AMR = \$1,145
- $\text{rent} = \$1,500 - (\$1,145 - 0.3 \times \$1,680) = \859

COHB is not equivalent to RGI either

	RGI	COHB same example as before apartment with \$1,500/month as rent
OW recipient (\$343 = basic needs OW allowance; no change in rent would bring that up)	rent = \$85 left to live = \$343	rent = \$575 to live = \$158 = \$185 less than in RGI
ODSP recipient (\$672 = basic needs allowance on ODSP)	rent = \$109 left to live = \$672	rent = \$706 to live = \$463 = \$209 less than in RGI
Average tenant in social housing (i.e. RGI in TCHC building: \$1,473/month income (2017) = \$1,571/month in 2021 terms)	rent = \$471 left to live = \$1,099	rent = \$826 to live = \$744 = \$355 less than in RGI
Minimal wage earner, 30h/week = \$1,680/month	rent = \$504 left to live = \$1,176	rent = \$859 to live = \$821 = \$355 less than in RGI
Housing security/safety	permanent on RGI	limited on COHB <ul style="list-style-type: none"> COHB is a program that ends in 2029 COHB recipients have to accept to be taken off the Centralized Waiting List, so they have no chance to get an RGI unit in the future.

the City says COHB is better than RGI because it is “portable”: How limited is this “portability”?

When one accepts a COHB, one is removed from the Centralized Waiting List and loses access to RGI. Instead of feeling long-term security, one is suddenly trapped into a program that is scheduled to end in 2029. This is a limit in the time-trans-“portability” of hope and housing security.

How COHB’s moving portability will work is not clear yet, but we know that “portability” is limited for TTHAP and HA. Moving with an HA or TTHAP means being reviewed or having to re-apply with another AMR and possibly another income limit, which would most probably not be disclosed and thus would put the tenant at risk of losing their entitlement to the allowance and possibly their home next.

When moving to another city in Ontario, COHB recipients will also face other AMRs, i.e. their COHB amount will change and they will on top face other local priority rules which might endanger their eligibility for COHB. Example: in Toronto, only people with disabilities who need a modified unit qualify for priority, but in another City a person with invisible disability might qualify. If that person moves to Toronto, they might lose their COHB and since having accepted to be removed from the Centralized Waiting List, they would now be without COHB and without the prospect of an RGI unit in the future.