

Toronto Housing allowances (HA)

Housing allowances have existed in Toronto for more than 10 years and are funded by a variety of sources, including the Investment in Affordable Housing Program Extension (IAH), the Social Infrastructure Fund, the City's Housing Allowance Reserve, and the Ontario Priorities Housing Initiative (OPHI). At least some of them are co-managed by Toronto's Shelter, Support and Housing Administration (SSHA) and the Province of Ontario.

Housing allowance programs are not transparently described on the City's website. What we know includes that they are only available to referred individuals, among them those who qualify as "chronically homelessness", as "relocating" according to the Toronto Relocation Support Services (TRSS), or as eligible under the "Eviction Prevention in the Community Program (EPIC)". They have housed between 1,200 and 1,600 individuals per year in the last few years and they currently help approximately 7,000 recipients to pay rent, mostly on the private market. TTHAP, the Toronto Transitional Housing Allowance Program is one example.

Housing allowances come as monthly supports of preset amounts between \$100 and \$600 and they can be paid to the tenant directly or to the landlords. The application process however is long and full of barriers: one has to prove Canadian status, but OHIP or Ontario ID cards are not sufficient; one has to have filled their tax return; one has to find a landlord willing to rent a unit and sign a lease before the amount for the allowance can be calculated and the application processed. Since not all applications are successful, this means that applicants can only show vague promises to landlords, a situation that is counter-productively stressful and disempowering and often make finding housing near impossible. Very opposite of supportive. Fortunately, this process is under review.

While housing allowances could look like a good tool to house or keep housed financially vulnerable people, the reality is different. Housing allowances never cover the real need. Example: somebody on the social assistance stream of Ontario Works (OW) who earns \$400 per month has \$1,033 to live with ($\$733 + \$400 - \$100$ clawed back by OW). In a rent-geared-to-income (RGI) one bedroom, they pay \$310/month rent. In an equivalent unit on the private market, they might well pay \$1,000 rent ($\$1,500/\text{month} - \500 allowance). This represents 97% of their income and is untenable. Recipients of the Ontario Disability Support Program (ODSP) are not in a better position financially and they face loads of stigma and discrimination by landlords. All recipients of housing allowances also face anxiety about long-term housing security since all funding for allowance programs is currently scheduled to end in March 2024.

COHB

The Canada-Ontario-Housing-Benefit (COHB) is a recent program that is similar to housing allowances although with significant differences. The amounts provided are higher (they are said to cover the difference between 30% of income and 80% Average Market Rent (AMR)). How it works for OW and ODSP recipients is not clear; in Sudbury, ODSP clients's COHBs amount to the difference between 100% AMR and their shelter allowance. Other differences include that the end date for the COHB program is 2029; their target groups are different; and that those who accept a COHB have to accept to be erased from the Centralized Waiting List. This is a serious issue for recipients who thus must abandon their prospect of the permanent security of an RGI unit. How many COHBs the City of Toronto has already offered must be in the thousands.

Portable housing benefits

Both housing allowances and COHB benefits are considered as “portable” from one address to another and for that reason advertised as more client-friendly by our government. Again, the reality can be very different. For COHB, priority groups are not the same from one city to the other. For housing allowances, clients have to reapply when moving and, because specifics of their new location will influence their application, they take the risk of losing their entitlement.

Here: [comparative research](#)

Here: [action to fix COHBs, all HAs, including TTHAP](#)