

## **What are housing allowances?**

Housing allowances have existed in Toronto since 2008. TTHAP (pronounced TeaHap), the Toronto Transitional Housing Allowance Program, is the most talked about. All housing allowances provide fixed amounts of a few hundred dollars/month (usually in preset amounts such as \$100, \$250, \$400, \$500 and \$600), to tenants directly or their landlords to help pay rent for a few years. Housing allowances are mostly to live on the private market.

They are very different from the “rent supplements”/subsidized housing that people have when living in rent-geared-to-income (RGI) units. Rent never comes down to only 30% of one’s income as it does in RGI units and, since housing allowances are limited in time while RGI is permanent, there is a night and day difference in housing security. Housing allowance recipients are also in a disempowered situation because they live in apartments with rents they cannot afford on their own and, depending on the amount they receive as allowance, they might not be able to safely cover their other basic needs. In the press, housing allowances are praised for their “portability”, meaning that one could move and keep their allowance, but in practice, it is not that easy since moving involves a review and re-application process.

## **Who can get housing allowances?**

Not everybody can apply. Only those referred by a referral agency can (ex. WoodGreen Community Services). At the moment, the qualifying groups include individuals who have experienced chronic homelessness, individuals recognized by the City as “relocating” (example: tenants evacuated because of a fire or other life and safety reasons discover in their building) and individuals eligible for the recently created program called EPIC ([Eviction Prevention in the Community](#); one of the contacts for EPIC is Janeen Alexander, 416 397 9202/Janeen.Alexander@toronto.ca).

## **Is it easy to apply?**

The requirements to be eligible and the process to apply are very demanding. More truthfully said, they are so encumbered that access is most limited to exactly those who would need the allowances the most. The process is also opaque, stressful and risk-prone: nobody knows how the amounts for the allowances is calculated/chosen and applicants have to basically sign their lease without knowing how much they will get. When in the situation, this feels insane. Housing workers also tend to ask applicants to list and question their expenses, possibly with the intent to “help” them budget their lives, most probably with the mandate to limit the allowance to a minimal amount, while applicants are in these housing programs because rents are too high, not because they spend too much.

## **What are housing benefits?**

Maybe you have heard of COHB, the Canada Ontario Housing Benefit. COHB is similar to housing allowances since it is also given to certain priority groups and also called ‘portable’. The advantage with COHB is that it is supposed to provide more money (the difference between 30% of income and 80% of the Average Market Rent in the area), but the enormous disadvantage is that recipients of COHB have to accept to be taken of the Centralized Waiting List for social housing, i.e. they have to abandon their prospect of rent-geared-to-income although the COHB program is scheduled to end in 2029.

## **Where is more information on these rent subsidies and housing for low income?**

Here: [comparative research](#)

Here: [opportunity to endorse a list of requests to change these housing allowances/benefits](#)