



Region of Waterloo

# Rent Geared-to-Income

July 2020

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# 1.0 Introduction

The Regional Municipality of Waterloo is the owner of approximately 2,722 affordable housing units, and oversees the administration of an additional 5,500 Co-operative and Non-Profit housing units. A further 700 to 800 housing units are under contract with private landlords. These numbers are subject to change as program changes occur.

When all of the publicly funded units are combined, the Region of Waterloo, at the time of publication of this guide, has a direct interest in housing approximately 20,000 people, or almost 5% of the Region's total population.

In order to ensure that households receiving rent geared-to-income (RGI) assistance in publicly funded housing units are treated consistently and in accordance with applicable legislation, policies and procedures, this administrative guide has been developed as a tool for housing providers to support and accommodate these households.

This guide has been developed to assist housing providers in performing and understanding the rent geared-to-income related requirements identified in the Housing Services Act (HSA), related regulations, and the established policies and procedures in the Regional Municipality of Waterloo.

## History

### Social Housing Reform Act

In December 2000, the Province of Ontario proclaimed the Social Housing Reform Act (SHRA), to shift responsibility for publicly funded housing from the Provincial to the municipal level. The Act and its related regulations established a new operating framework, including the administration of rent geared-to-income assistance. The Regional Municipality of Waterloo (the Region) was also made one of 47 service managers across Ontario, responsible for administering the transferred housing programs.

On October 1, 2001, in accordance with the SHRA, the Region took on the administration of approximately 5,500 transferred Non-Profit and Co-operative housing units.

The Region, through Housing Services currently fund and administer these programs, and are responsible for ensuring adherence to the Provincial legislation, including establishing any local policies and procedures.

The SHRA gave some flexibility to service managers (the Region) to determine who should be responsible for managing the rent geared-to-income related functions, including verification of a household's income and calculation of the geared-to-income rent or housing charge. In December 2000, the Region established a consultation process with community housing providers and other social service agencies to review the new requirements, and determine who should be responsible for performing these functions.

Following the consultation process, it was determined that housing providers should continue performing all rent geared-to-income functions. In order to enable housing providers to continue to perform these functions, the SHRA required a signed Service Agreement be established between the Region and these providers.

In signing these agreements, housing providers agreed to perform their duties in accordance with the SHRA, its related regulations and the Region of Waterloo's associated policies and procedures. Where a housing provider fails to perform their duties accordingly, there are provisions in the agreement that allow for termination of the agreement with proper notice, and the re-assignment of these duties elsewhere.

In 2011, the Housing Services Act (HSA) replaced the Social Housing Reform Act. Between the introduction of the HSA in 2011 and September 19, 2019, the Province made further amendments to the associated regulations. The most recent changes impact the rules that govern the waiting list and rent-geared-to-income administration. When regulatory changes occur the information in this guide will be updated to reflect current legislative and regulatory requirements.

References to the HSA, its related regulations and other Region policies and/or procedures are used throughout this guide. References to policies or procedures made throughout the guide, e.g. (See Section 5.2 - Residency Requirements), whereas references to the Act, provided to support a standard section of the guide, will appear at the end of the page of each standard section, in the following format:

**See Also:**

O. Reg. 367/11 Sec. 18

In addition to the former Provincial programs, the Region also administers Non-Profit housing programs formerly funded and administered by the Canada Mortgage and Housing Corporation (CMHC). Some of these programs receive funding under the Ontario Community Housing Assistance Program (OCHAP) or Community Sponsored Housing Program (CSHP) rent supplement programs. Those units for which the rent supplement funding is received, are also required to following the requirements identified under the Act and in this guide.

**Using this Document**

The guide has been structured into distinct sections, each addressing a specific subject area. Each sub-section within the guide is formatted to be self-contained, and to enable easy replacement when changes or updates are provided, subject to provincial regulatory and Regional Council changes. A glossary of terms and list of acronyms has been included in the appendices.

**Updates**

When updates or changes to this guide occur, the Region will provide updates of all revised sections or sub-sections of the guide directly to housing providers and other relevant stakeholders. The complete guide, in addition to all revised sections, will be available in electronic format on the Region web site at: [www.regionofwaterloo.ca](http://www.regionofwaterloo.ca) and on the Housing Provider Portal at <https://hssp.regionofwaterloo.ca>

### **Questions or Comments**

Questions or comments relating to this document can be directed to the Supervisor, Housing and Support Providers, the contact information for whom is provided below:

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## 2.0 Confidentiality/Freedom of Information

In order to apply for and receive rent geared-to-income assisted housing, households are required to complete an application form and provide a range of information that enables the Region of Waterloo Co-ordinated Access System and housing providers to assess each household's eligibility and rent geared-to-income rent or housing charge, in accordance with the provincial requirements of the Housing Services Act and its related regulations.

Due to the confidential nature of the information collected on households receiving RGI assistance, all reasonable caution must be taken to ensure the privacy of these households, and that only information required to verify eligibility for RGI assistance, unit size required, eligibility for special needs housing and the determination of RGI rent or housing charges, is collected.

In order to ensure that households are fully aware of the reason for the collection of the information and how the information will be used by housing providers and/or Regional staff, households are required to sign a declaration and consent. The declaration is the household's assurance that the information provided is true and accurate; the consent is acknowledgement of the purpose for the collection of the information and permission for the information to be shared for the purposes identified with relevant persons/organizations

All members of the household who are 16 years of age or older are required to sign the declaration and consent section, or have it signed on their behalf by a designate.

All information collected through the income verification process is to be done in accordance with the Housing Services Act, 2011 (sections 169 – 176), its related regulations, the Freedom of Information and Privacy Act and the Municipal Freedom of Information and Privacy Act, Personal Information Protection and Electronic Documents Act.

All information collected with respect to an RGI household is to be contained in a household file located at the provider's site office. These files should contain the household's original application form, annual verification forms and documentation and any other required documents or correspondence relating to a household's eligibility or ongoing eligibility for RGI. (See Section 7 of this guide on Record Keeping.)

### **See Also:**

HSA Sec. 169-176, Freedom of Information and Privacy Act and the Municipal Freedom of Information and Privacy Act, Personal Information Protection and Electronic Documents Act.

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## Section 3: Eligibility Requirements for RGI Units

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# Standard 3.1: Eligibility Requirements

## **Intent:**

To identify the criteria that must be met in order for a household to qualify to receive RGI assistance.

## **Eligibility Criteria:**

In order for a household to qualify for RGI assistance, they must be assessed to ensure that they meet ALL of the following provincial requirements as prescribed by the Housing Services Act, 2011 and Ont. Reg. 367/11:

- At least one member of household must be 16 years of age or older & able to live independently;
- Each household member must be a Canadian Citizen; have made an application for status as a permanent resident under the Immigration and Refugee Protection Act (Canada); or have made a claim for refugee protection under the Immigration and Refugee Protection Act (Canada) AND no removal order has become enforceable against any member of the household. (See Standard 3.3 – Changes in Residency Status).;
- No household member received RGI assistance they were not entitled to receive, or misrepresented their income for the purpose of receiving RGI assistance;
- The Household no longer owns residential property anywhere in the world (suitable for year round occupancy) - must sell/have sold within 180 days of being housed
- No current member of the household has outstanding Social Housing rental arrears in the Province of Ontario
- Household continues to meet the occupancy standards for the unit in which it resides, or is on a waiting list for a suitable size unit
- Household members have pursued required sources of income
- Household is not absent from their unit for a period longer than is permitted by the Region of Waterloo's absence standard (See Standard 3.6 - Absence from Unit)
- Changes in household income or composition were reported within the required time of thirty (30) business days.

## **Operational Considerations:**

- Households reserve the right to appeal any decision relating to Eligibility Requirements through the Community Housing Review System.

## **Documentation Requirements:**

- See RGI Eligibility Checklist for required and accepted documentation

## **See Also:**

Eligibility Requirements for RGI units (Sections 3.1 to 3.13); HSA Sec 42; O.Reg.367/11 Sec 23-41

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# Standard 3.2: Age & Ability to Live Independently

## **Intent:**

To identify the age and level of independence required for a household to qualify for RGI assistance.

## **Eligibility Criteria:**

- To be eligible to reside in a community housing unit and receive RGI assistance, at least one member of the applicant household must be 16 years of age or older and able to live independently. Being able to live on their own means that they can perform normal activities like cooking a meal, dressing, bathing, taking medication, shopping for basic needs and using public or private transportation.
- An individual shall be considered to be able to live independently, if the individual is able to do so with the aid of support services and can demonstrate that those support services will be provided to him or her as required. Where the required supports are being provided informally, the documentation must also specify the time period for which the individual providing supports is committing to providing the required supports.

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Example: A single adult requires assistance with meal preparation and housekeeping. A family member will provide these supports and writes a letter indicating that they will provide meal preparation and housekeeping for a period of two years.

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- The ability of household members to live independently is also verified at the time of application to the centralized waiting list.
- Age is verified at the time the household applies to be placed on the centralized waiting list.
- Once an applicant household has been housed in an RGI unit, the household's eligibility must be monitored annually or as changes occur that could impact the eligibility for RGI.
- Any household members who turn 16 years of age following initial occupancy, must sign the lease or occupancy agreement. For cooperatives, it should be noted that signing an occupancy agreement does not make the resident a member of that co-op. To find out how to request membership in a co-op, members should contact their co-op office.

## **Operational Considerations**

- Expired identification cannot be accepted as documentation
- Households reserve the right to appeal any decision relating to Eligibility Requirements through the Community Housing Review System.

## **Documentation Requirements:**

- Verification of Date of Birth for all members 16 years and older. See Guide to Applying for Community Housing for accepted forms of documentation.

- Documents indicating support services will be provided to enable independent living as required, as detailed in a letter on agency letterhead. The letter must be from the agency that will be providing the direct support.

**See Also:**

Eligibility Requirements for RGI units (Sections 3.1 to 3.13), HSA Sec 42; O.Reg.367/11 Sec 24

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## Standard 3.3: Changes in Residency Status

### **Intent:**

To identify how changes in any household member's residency status can impact on the entire household's eligibility to receive RGI assistance.

### **Eligibility Criteria:**

As residency status is one of the basic eligibility requirements to enable a household to qualify for receiving RGI assistance, any changes in the residency status of any household member could also impact the entire household's eligibility to continue receiving RGI assistance. In order for the household to continue to receive RGI assistance, all household members must continue to maintain one of the required statuses identified in Standard 3.1 – Eligibility Requirements.

Where an RGI household has a member/members with Refugee Claimant status, follow up must be done to determine the outcome of the refugee hearing. The original documentation provided to support a household member's status as Refugee Claimant only guarantees that they will get a hearing to determine if the status will or will not be granted. Should the outcome be to decline the Refugee claim and they have exhausted all options to appeal, the household member no longer has legal residency status, and this outcome impacts the entire household's eligibility. Where the outcome is to assign the member a Refugee Claimant status, the household continues to be eligible to receive RGI assistance.

Where it is determined that a household member no longer has legal residency status, he/she would need to leave the household in order for the remainder of the household to continue to qualify to receive RGI assistance. Should a household member who does not have legal residency status continue to reside with the household, the household should be issued a ninety (90) day written notice that the household ceases to be eligible to continue receiving RGI assistance.

Households who become overhoused as a result of an ineligible member leaving, will be required to adhere to the requirements for overhoused households. (See Section 3.10 – Overhoused RGI Households)

### **Operational Considerations:**

- Households reserve the right to appeal any decision relating to Eligibility Requirements through the Community Housing Review System.

### **Documentation Requirements:**

- Once an application or claim has been assessed/heard and a decision made, follow-up documentation must be given to the housing provider.

### **See Also:**

Eligibility Requirements for RGI Units (Sections 3.1 to 3.13), HSA Sec 42; O. Reg. 367/11 Sec 24, 25

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## Standard 3.4: Pursuit of Income

### **Intent:**

To identify how failure to pursue required sources of income can impact a household's eligibility to receive RGI assistance.

### **Eligibility Criteria:**

In order for a household to qualify to receive or continue receiving RGI assistance, all members of the household aged 16 years of age or older, and who do not meet the definition of a student, must make a reasonable attempt to pursue the following available sources of income:

- Basic financial assistance under the Ontario Works Act, 1997
- Support under the Divorce Act (Canada), the Family Law Act or the Interjurisdictional Support Orders Act, 2002.
- Unemployment benefits under the Employment Insurance Act (Canada).
- A benefit under Section 2 of the Ontario Guaranteed Annual Income Act.
- A pension or supplement under Part I or II of the Old Age Security Act (Canada).
- Support or maintenance resulting from an undertaking given with respect to the member under the Immigration and Refugee Protection Act (Canada).

The household will be expected to make every reasonable effort to pursue these income sources and verify the outcome with supporting documentation. For example, a letter from OW stating the household is ineligible for assistance and reason for this decision.

During a household review, providers will determine if the household might be entitled to receive one of the prescribed sources of income, especially where the household has no identified source of income or the income is less than the gross non-benefit income for those on OW or ODSP (See Appendix 1 – Rent Scales for Social Assistance Recipients)

Exemptions to pursue the above identified sources of income will be considered for Special Priority Households whose safety could be jeopardized in the pursuit of income, households who would incur tremendous costs in the pursuit of a support order or situations where there would be no recognizable cost/benefit by the pursuit of the income. Documentation must be provided to support all requests for exemptions.

Where a household does not meet the requirement to pursue a required source of income, a ninety (90) day written notice that the household ceases to be eligible to continue receiving RGI assistance, should be sent.

### **Operational Considerations:**

- Households reserve the right to appeal any decision relating to Eligibility Requirements through the Community Housing Review System.

### **Documentation Requirement:**

- Verification from Ontario Works, Employment Insurance, OAS, GAINS, sponsor or other such documentation to confirm application or ineligibility for the above sources of

income

**See Also:**

Eligibility Requirements for RGI units (Sections 3.1 to 3.13), HSA Sec 42; O. Reg. 367/11 Sec 31

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# Standard 3.5: Misrepresentation of Income

## Intent:

To identify how misrepresenting a household's income for the purpose of receiving RGI assistance can impact a household's RGI eligibility and placement on the centralized waiting list for RGI assistance.

## Eligibility Criteria:

- Where a household in receipt of RGI assistance deliberately provides false information for the purpose of receiving RGI assistance, this is called misrepresentation. RGI households who misrepresent information for this purpose could risk loss of subsidy, incur arrears and face possible eviction if the provider can demonstrate that the household knowingly withheld or provided false information related to determining RGI eligibility or calculating the household's RGI rent/housing charge. They can additionally be charged and convicted of an offence or a crime under the Criminal Code (Canada) and therefore would be ineligible to re-apply for RGI assistance for a period of up to two years.

## Operational Considerations:

- Housing providers should report all convictions or findings for misrepresentation to Housing Programs at [HPReporting@regionofwaterloo.ca](mailto:HPReporting@regionofwaterloo.ca). Applicant households convicted or found to have misrepresented their income will be entered into the local arrears database in order to track their period of ineligibility.
- Any household found ineligible as a result of a conviction for misrepresentation shall not be permitted to reapply for assistance for two years from the date of the offence, crime or the date of the misrepresentation.
- Households on the CHAC waiting list who have applied for a transfer will be assigned a status of Ineligible in the waiting list database, until such time as their two-year ineligibility period has expired.
- Households reserve the right to appeal any decision relating to Misrepresentation of Income through the Community Housing Review System

## Documentation Requirements:

- A copy of a criminal court conviction is required from the housing provider to confirm the misrepresentation and reinstatement date, before the household will receive an Ineligible status or be added to the local arrears database.

## See Also:

Eligibility Requirements for RGI units (Sections 3.1 to 3.13), HSA Sec 42; O. Reg. 367/11 Sec 36

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## Standard 3.6: Absence from Unit

### Intent:

To identify how a household's extended absence from an RGI unit can impact on a household's eligibility to receive RGI assistance.

### Eligibility Criteria:

- Households require Service Manager approval if all members of the household will be absent from the unit for more than 90 consecutive days or 90 days total within a 12-month period
- Households must notify their housing provider in writing of their request for an absence from their unit and the housing provider will submit a Request for Extended Absence from Unit Form to [HPReporting@regionofwaterloo.ca](mailto:HPReporting@regionofwaterloo.ca) for review by the assigned Housing Programs Advisor.
- All members, in order to be considered absent from unit, must be out of the unit. If any member of the household who is 16 years of age or older remains in the unit, the household is not considered absent.
- Absences longer than 90 days will only be approved where the absence is required to:
  - Attend to or care for an ill or dying family member
  - Deal with legal matters regarding a recently deceased family member
  - Seek medically prescribed life-sustaining medical treatment not available locally the Province of Ontario
- Any household absent beyond 90 days, with or without Service Manager approval, will be given a 90-day notice that they are no longer eligible for RGI. When approval for the extended absence is given, the 90 Day Notice will state the first of the month after the intended date of return as the date the household will be required to pay market rent.
- RGI will not be recalculated for any loss of income resulting from an unapproved absence.
- Where a household wishes to be absent beyond ninety (90) consecutive days but less than 180 consecutive days, without Service Manager approval, they have the option of voluntarily suspending their RGI assistance for the duration of the unapproved absence. The household would need to notify their housing provider, and would be required to pay the market rate for the rent/housing charge for the entire period of the unapproved absence

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Example: A household is currently paying \$540 for RGI rent/housing charge and has been approved to be absent from the unit for six months. The family is leaving on August 1 and will return on February 1. During this time, the household will continue to pay \$540 per month. The landlord will issue a Notice of Decision Letter as soon as the provider is aware of the absence and not later than October 31 (90 days prior to effective date of notice) to advise that if they do not return to the unit by February 1, the household will have their RGI assistance removed effective February 1.

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Example: A household is currently paying \$540 for RGI rent/housing charge and requests a leave from their unit for a period of six months. The Service Manager denies the request but the household still wishes to go. The household will pay their RGI rent for the first 90 days of their leave and will pay market rent for the remainder of their leave. At the time of the request, the housing provider will send the household a 90 Day Notice of Removal of Subsidy Letter to confirm that RGI will be removed after 90 days of leaving the unit. If the household returns within 180 days, the landlord will reassess the household for RGI eligibility.

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Example: A household leaves their unit for more than 90 days without notifying their housing provider. The housing provider becomes aware that all members of the household have been absent from the unit for longer than 90 days. The landlord will immediately issue the household a removal of subsidy letter that indicates that in 90 days the household's RGI assistance will be removed.

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In order to continue to qualify for RGI assistance, a household cannot have all members absent from the unit for more than ninety (90) consecutive days or ninety (90) days in total within a twelve (12) month period, without the approval of the Service Manager.

Where not all members are absent from the unit for a period exceeding ninety (90) consecutive days; where the household has only one member who is absent for medical reasons; or, all other members need to be accommodated elsewhere because of one member's absence for medical reasons, the household is not considered to be absent from the unit.

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Example: One spouse leaves the country to assist an ailing family member or a single person living alone is hospitalized.

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Extended absences will only be given consideration where the request relates to the need to attend to/care for an ill or dying family member, deal with legal matters regarding a recently deceased family member or to seek required and life sustaining medical treatment not available in the Province of Ontario.

The maximum period of time a household can be absent from the unit without Service Manager approval is 90 consecutive days. Any household absent beyond ninety (90) consecutive days with or without Service Manager approval, will be given a ninety (90) day notice that the household ceases to be eligible to continue receiving RGI assistance. When the absence is known (through notification from resident or other means) the notice should be served immediately.

Approved absences are subject to a removal of subsidy (notice) that coincides with the expected date of return.

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Example: Approval is given for a household to be absent from their unit from February 1 to May 31. The provider issues a letter to remove the subsidy not later than Feb. 28<sup>th</sup> and effective June 1 in the event the household does not return. It is the responsibility of the tenant to advise their housing provider of their return.

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Where a household opts to forfeit income prior to an absence, and a voluntary suspension of RGI does not apply, the RGI rent/housing charge for the household should remain at the pre-absence rate and be reviewed upon the households return. Where a household has forfeited all sources of income and reports no income upon their return, the requirements for “Pursuit of Income” (Standard 3.4) should be applied.

Housing providers must notify the household requesting an absence exceeding 90 days that they do not qualify for continued subsidy beyond 90 days without approval of the Service Manager.

**Documentation Requirements:**

- Request for Extended Absence from Unit Form (HP FORM – Request for Extended Absence from Unit)

**See Also:**

HSA Sec 42; O Reg. 367/11 Sec 37

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# Standard 3.7: Divestment of Residential Property

## **Intent:**

To identify how owning residential property suitable for year-round occupancy can impact a household's eligibility to receive RGI assistance or placement back on the waiting list

## **Eligibility Criteria:**

All households receiving RGI assistance who own residential property anywhere in the world that is suitable for year-round occupancy must sell that property within 180 days of being housed, in order to continue to qualify to receive RGI assistance.

Where a household receiving RGI assistance is not able to meet the requirement to sell residential property, they may qualify for an extension of this requirement. A housing provider may grant an extension for the following reasons:

- a household has outstanding or ongoing legal matters with respect to the property required to be sold.
- A household with Special Priority status may be exempted from this requirement until such time as it is safe or possible to pursue the matter.
- Where a household would recognize no financial gain from the sale of the property, they will be exempted from this requirement, should they be able to demonstrate that they have relinquished their legal rights to the property.

Where a household has been granted an extended time limit on the sale of the property, the applicant must request an additional extension and provide supporting documentation should the outstanding matter not be resolved by the previous extension deadline.

When the property has been sold, the interest on the equity realized from the sale is considered income for the purpose of RGI calculation and must be reported.

Where a household refuses to sell residential property within the required time and/or does not qualify for an extension, the household should be given a ninety (90) day notice that the household ceases to be eligible to continue receiving RGI assistance.

Housing providers will identify and follow up with households required to divest residential property after 180 days of the household receiving RGI assistance or on the date which the extension expires.

## **Operational Considerations:**

- Households reserve the right to appeal any decision relating to Eligibility Requirements through the Community Housing Review System.

## **Documentation Requirements:**

- Documentation verifying the sale and sale price of the property such as Reconciliation/Disbursement, An Agreement of Purchase and Sale

- Documentation verifying the property is involved in a legal matter such as a letter from a lawyer or court documentation
- Documentation verifying an applicant is unable to pursue the sale of the property for safety reasons – see Standard 5.6 in the Coordinated Access guide
- Documentation verifying an applicant has relinquished their legal right to the property.

**See Also:**

Eligibility Requirements for RGI Units (Sections 3.1 to 3.13); HSA Sec 42; O. Reg. 367/11 Sec 32

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## Standard 3.8: Community Housing Arrears

### **Intent:**

To identify how owing community housing arrears to a former community housing provider in the Province of Ontario can impact on a household's eligibility to receive RGI assistance or placement back on the waiting list.

### **Eligibility Criteria:**

In order to qualify to receive or continue to receive RGI assistance, household members can not have any outstanding social housing arrears with a community housing provider in the Province of Ontario.

Outstanding arrears refer to amounts owing, that have not been paid in full or addressed through a repayment schedule, approved by the provider to whom the arrears are owed. Where community housing arrears exist and a repayment schedule established, all agreed upon payments must be made in order to continue qualify for placement on the waitlist or to receive or continue receiving RGI assistance. (See CA Standard 5.4 - Social Housing Arrears)

Where a household who is making payments through a repayment agreement defaults on payments or refuses to continue making payments, the household becomes ineligible to continue receiving RGI assistance and should be given a ninety (90) day notice that the household ceases to be eligible to continue receiving RGI assistance.

Housing Providers shall follow up with the household at least once per year to determine their adherence to any repayment agreements. For those households in their first year of residency, the housing provider shall request an arrears check from the Region as part of the first annual RGI review process.

All housing providers must inform Housing Programs at [HPreporting@regionofwaterloo.ca](mailto:HPreporting@regionofwaterloo.ca) within 30 days of any former tenant/member household who have defaulted on their established repayment agreement.

### **Operational Considerations:**

Households reserve the right to appeal any decision relating to Eligibility Requirements through the Community Housing Review System.

### **Documentation Requirements:**

- Documentation that verifies that the tenant is adhering to their repayment agreement(s) such as a receipt of payment or letter from the housing provider to whom the arrears are owed.

### **See Also:**

Eligibility Requirements for RGI Units (Sections 3.1 to 3.13); HSA Sec 42; O. Reg. 367/11 Sec 26.

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## Standard 3.9: Market to RGI

### Intent:

To identify the criteria that must be met in order for community housing residents paying market rent, to be granted RGI assistance with their current housing provider, due to a significant/material change in the household's financial position.

### Eligibility Criteria:

Where a market rent community housing resident wishes to apply for RGI assistance, the following conditions must be met:

- The household must have experienced a significant or material change in their financial position since moving into the current housing site (e.g. due to the death of a spouse, ), that would require them to pay more than 35% of their total household income/benefits from all sources towards their current rent/housing charge.
- The household would need to demonstrate that the request for RGI assistance is the result of a material change in the household's monthly income (e.g. death of a household member, loss of employment or support income). This would not apply to a household who moved in paying market rent, where there has been no changes or improvements in their financial position.
- Households requesting Market to RGI would need to:
  - Complete a Market to RGI Application form and be assessed for eligibility by the Housing Provider. Only households who meet the eligibility requirements would be considered.
  - Verify all household income (not just what would be included for RGI purposes).
  - Have resided in their current unit for a minimum of one year in order to qualify.
- Housing Providers must:
  - Assess the Market to RGI Application for eligibility
  - Verify all household income (not just what would be included for RGI purposes)
  - Submit the Market to RGI Application and an Eligibility Screening Tool Form and all other required documentation to their Housing Program Advisor.
- The Housing Program Advisor will:
  - Confirm the eligibility for Market to RGI
  - Notify the housing provider if the application is approved or denied
- The Housing Provider will notify the household in writing whether their request for Market to RGI was approved or denied. If the request was approved, the Housing Provider will have a new RGI lease or occupancy agreement signed with the household
- Community housing residents, who are paying market rent because they ceased to qualify for RGI assistance in their current housing unit, whether or not there has been a change in the household's financial circumstances since beginning to pay market rent, would not be eligible for consideration for Market to RGI.
- A market rent household qualifying for Market to RGI, who does not meet the local occupancy standards, cannot qualify for RGI assistance until they are housed in an appropriate sized unit.
- Households who have voluntarily withdrawn from RGI assistance do not qualify for Market to RGI and must apply to the centralized wait list for housing.

### Operational Considerations:

- The process to determine whether someone meets the 35% criteria is as follows:
  - ⊖ Obtain documentation to verify all income for the household and determine the net monthly amount (Standard 6.2 – Projected Family Net Income plus Child Tax Benefit, Child Support, spousal support, and sponsorship income).
  - ⊖ Multiply the household’s net monthly income by 35%
  - ⊖ If the 35% of income exceeds the current rent/housing charge they would not be eligible for Market to RGI.

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Example: A parent with 3 children receives the following income

CTB	\$1,300.00
Support	\$400.00
Employment	\$600.00
Total Income	$\$2,300.00 \times 35\% = \$805.00$

If the market rent is \$950.00, in this example the household would be required to pay more than 35% of their income towards the market rent so will meet the 35% criteria. If the market rent was \$800.00, they would not meet the 35% criteria.

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- Where a community housing provider has not experienced any RGI vacancies in over one year, has no unmet requests for Market to RGI and are below the targeted number of RGI units based on their prescribed service level standards, permission can be requested from their Housing Programs Advisor, to provide RGI assistance to current market rent households who are on the centralized waiting list for RGI assistance. RGI assistance must be offered to these market applicants in order of their applied date.
- When a household has been approved for Market to RGI and does not meet the occupancy standards for the unit they currently occupy, RGI assistance cannot be applied until the household is transferred to the appropriate sized unit. The household may have their Market to RGI application added to the Community Housing Coordinated Wait List and qualify for a back date for one alternate site if the provider does not have the right sized unit within their portfolio.
- Households at market rent, who have been declined for Market to RGI and wish to apply for RGI assistance will need to make an application through the centralized waiting list.
- Where a housing provider is considered 100% RGI or the unit is part of the rent supplement program this standard would not apply.

### Documentation Requirements:

- Market to RGI Application form and supporting documentation to confirm a material change in household income
- Eligibility Screening Tool

### See Also:

HSA Sec 47(2) & Sec 48 ; O. Reg. 367/11 Sec 47 (1), (5-8)

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## Standard 3.10: Overhoused RGI Households

### Intent:

To identify the requirements for households receiving RGI assistance that are considered to be overhoused in accordance with the one (1) offer rule.

### Eligibility Criteria:

- In order to qualify to receive or continue to receive RGI assistance, a household will need to continue to meet the occupancy standards for the unit in which it resides, or qualify under one of the exceptions to the occupancy standards. See Coordinated Access Administrative Guide Standard 5.8 - Occupancy Standards.
- Overhoused households are identified as those that are receiving Rent Geared-to-Income (RGI) assistance in a unit that is larger than they require under the local occupancy standards.
- Households who are determined to be overhoused must move to a suitable sized unit.
- Overhoused households will be notified of the requirement to transfer to an appropriate sized unit by their housing provider.
- All reasonable efforts must be made by both the tenant/member household and the housing provider to ensure a timely transition to an appropriate sized unit. See Standard 8.2 on Internal Transfers.
- Where an overhoused household's current housing provider does not have the unit size required under the occupancy standards, the household must make an application to the Region of Waterloo's Community Housing Access Centre (CHAC) and select a minimum number of ten RGI sites. In addition to the ten RGI sites, the overhoused household may also select BAMR sites or any other rent assistance programs managed through the centralized waiting list.
- If an overhoused household fails to select the minimum number of sites required, they will be advised that they must choose 10 sites. If the tenant/member does not complete the necessary selections, they will be served a Notice of Decision to remove subsidy for failure to meet the Overhoused requirements.
- Overhoused applicants will be assigned an Overhoused priority and will be ranked on the waiting list according to CA Standard 6.9 on Ranking of Applicants on the Centralized Waiting List, using the date that they became overhoused.
- Overhoused households who have applied for a transfer through the centralized waiting list will continue to be eligible to receive RGI assistance as long as they remain actively on the centralized waiting list and maintain the minimum number of sites required. The Service Manager reserves the right to require additional sites be selected where any of the selected sites have less than average turnover rates. Where an overhoused household's current housing provider does have the unit size required by the household in accordance with the occupancy standards, and the household wishes to transfer to another unit with their current provider they will be added to the provider's internal transfer list. The household will additionally have the option of applying to the centralized waiting list at the same time. If the household is not interested in transferring to another unit with their current provider or after being added to the internal transfer list, has not been transferred to an appropriate sized unit within one

year, the household must make an external application to CHAC. Overhoused households, who do not wish to apply for a transfer and remain in their current unit, can voluntarily forfeit their RGI assistance and become a market rent household, where the option exists. (See Standard 4.5 – Voluntary Withdrawal of Subsidy - New)

- Overhoused households that have been added to a provider's internal transfer list are to be given priority over all other households on the provider's internal transfer list, except for internal transfer households with a status related to domestic violence as defined in the providers' internal transfer policy.
- Overhoused households will be allowed a total of one (1) offer (internal or external) to transfer to an appropriate sized unit, after which they will cease to qualify to continue receiving RGI assistance. If selected by the household, any refusal of BAMR units or other rent assistance programs will be included in the limit of one (1) offer unless not counted for health or safety reasons as outlined in CA Standard 8.2.
- Overhoused households who fail to meet any of the above requirements or refuse an offer will be given a ninety (90) day notice that the household ceases to be eligible to continue receiving RGI assistance.
- A ninety (90) day notice can only become effective following the 12th month after a household has received notification of being overhoused.
- Where extenuating circumstances can be verified such as a current serious medical crisis or the recent death of a member of the household, a housing provider may delay notification to the household that they are overhoused by up to 6 months. Housing providers should document the reason for delaying notification in the household's file.

#### **Operational Considerations:**

- Households reserve the right to appeal any decision relating to Eligibility Requirements through the Community Housing Review System.

#### **Documentation Requirements:**

- Request for Review form
- Notice of Decision Re: Overhoused

#### **See Also:**

Eligibility Requirements for RGI Units (Sections 3.1 to 3.13); HSA Sec 43; O. Reg. 367/11 Sec 38, Sec 42

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# Standard 3.11: Time Period for Reporting Changes

## **Intent:**

To identify the time frame within which RGI households must report all changes or information that could impact the households continued eligibility to receive RGI assistance.

## **Eligibility Criteria:**

Changes in household composition or changes in income as a result of a reassessment of income taxes for a household receiving RGI assistance must be reported to the housing provider within thirty (30) calendar days of the change. This notification must be followed up with documentation within a reasonable time period, as determined by the housing provider.

Where the household fails to provide the required documents, the housing provider shall notify the household in writing of the required documentation. See Standard 5.3 on Documentation Requirements. Failure to provide required documentation within the specified time period may result in a household having their RGI assistance removed, following the issue of a ninety (90) day notice.

Where a housing provider is conducting a household review, information and documentation requested to enable the provider to undertake a review, must be provided in the time period specified by the housing provider.

Where a household has not provided the required information within the specified time frame, but subsequently provides the information which results in an increase in rent, the housing provider will make the change effective to the month following when the annual review was actually completed. Only in instances where household composition has changed or income taxes have been reassessed will a rent/housing charge increase be applied retroactively to the time when the change occurred (See Standard 6.9 – Retroactive Calculations/Re-imbursement of RGI Overpayment)

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Example: A household's Annual review is effective September 1. The household does not provide the required income information until November 12. The effective date of the increase will be the December 1.

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If the change results in a decrease in rent, the housing provider will make the change effective the month following when the review was actually completed. (See Standard 6.9 - Retroactive calculations / Re-imbursement of RGI overpayment)

Where a household does not provide the required information within the required time frame, the housing provider will give a ninety (90) day notice that the household ceases to be eligible to continue receiving RGI assistance.

**Operational Considerations:**

- Households reserve the right to appeal any decision relating to the amount of RGI rent or removal of subsidy for failing to report changes within the required time period through the Community Housing Review System.

**Documentation Requirements:**

- Letter C – Reminder to Submit Verification Documents Final Request
- Letter D - RE: Notice of Decision Removal of Subsidy For Failure to Submit Documents

**See Also:**

HSA Sec 45, Sec 52; O. Reg. 367/11 Sec 28, Sec 29

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## Standard 3.12: Addition of New Household Members 16 Years of Age or Older

### **Intent:**

To identify the process that must be followed when adding new household member(s) aged 16 years and older to the household in order for the household to continue to be eligible to receive RGI assistance.

### **Eligibility Criteria:**

Where an existing RGI household wishes to add any new household member(s) over the age of sixteen, the member(s) wishing to be added to the household must make an application to their housing provider by submitting a Request for Addition to RGI Household Form. Prior to being permitted to become a member of the household, each individual applying to join the household must be assessed by the housing provider for suitability and eligibility.

If the person they are requesting to add to the household was previously a member of the household, resided in the RGI unit within the last 12 months, and were signatories to the lease, housing providers have the discretion to determine if they will require the individual to complete a request for addition to household application. If the member resided in a RGI unit elsewhere, during the time they were out of the unit, then a Request for Addition to Household application will be required.

Where someone requesting to join the household has met the housing provider's suitability requirements they will then be assessed for their eligibility for RGI assistance. Providing both eligibility and suitability requirements have been met, the member would be permitted to join the household.

Where someone requesting to join the household does not meet all eligibility requirements, the household would not qualify to continue to receive RGI assistance should the ineligible individual begin to reside in the unit.

If a housing provider permits the ineligible person to join the household (suitable but not eligible), the household will lose their RGI assistance as soon as the ineligible member moves in. Alternatively, the household could request a voluntary withdrawal of RGI assistance (See Standard 4.5 – Voluntary Withdrawal of RGI). Where the household initiates a voluntary withdrawal of subsidy, no 90-day notice of removal of subsidy is required. The household would be required to reapply for RGI assistance should the ineligible member move out at a later date and the household wish to have RGI assistance again. See Standard 4.5 on Voluntary Withdrawal from RGI.

Where the household has had an addition of one or more new member aged 16 years of age and older, a new lease or occupancy agreement is to be established with the new member added. In addition, the household's rent will need to be re-calculated to include any income/assets of the new household member(s). The effective date of any resulting increase in rent/housing charge will be the month following when the person (s) moved in to the

household (month following when the event occurred).

**Operational Considerations:**

- When reviewing requests for the addition of new household members 16 years of age or older, housing providers will need to ensure the household will continue to meet the local occupancy standards and will be able to accommodate the number of household members that will be residing in the unit(Standard CA guide 7.?)
- Households reserve the right to appeal any decision relating to Eligibility Requirements through the Community Housing Review System.

**Documentation Requirements:**

- Voluntary Removal of Subsidy Letter
- Addition to Household Application
- HP Eligibility Screening Tool

**See Also:**

Eligibility Requirements for RGI Units (Sections 3.1 to 3.13); HSA Sec 44; O. Reg. 367/11 Sec 23-44, O. Reg. 316/19 Sec

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## Standard 3.13: Visitors and Guests

### **Intent:**

To identify the impact that visitors, boarders or guests may have on a household's eligibility to receive RGI assistance.

### **Eligibility Criteria:**

Where a household is receiving RGI assistance, only those members of the household identified on the lease or occupancy agreement are permitted to reside in the unit.

Where an RGI household wishes to have visitors or guests, and the visitor or guest has their own primary residence elsewhere and intends to visit the household for a specified duration, there would not be any change to the household's income or composition and therefore no impact on the household's RGI rent/housing charge or eligibility to continue to receive RGI assistance. The duration of stay that is permitted and verification of whether the person has a primary residence elsewhere are at the discretion of the housing provider and will be outlined in the housing provider's visitor guest policy.

Whenever an RGI household wishes to have visitors or guests who do not have their own primary residence elsewhere and who intend to stay for an unspecified duration, they must ensure that these individuals are reported as new additions to the household and follow the requirements identified in Standard 3.12 - Addition of New Household Member(s) 16 Years of Age and Older.

These requirements also apply to co-op housing communities, regardless of any long-term guest policies within the co-op's bylaws.

Failure to report changes in household composition resulting from the addition of visitors or guests as described in the previous paragraph or to follow the process for requesting the addition of a new household member will result in the household ceasing to qualify to continue receiving RGI assistance. The housing provider will give a ninety (90) day notice that the household ceases to be eligible to continue receiving RGI assistance.

### **Operational Considerations:**

- Households reserve the right to appeal any decision relating to Eligibility Requirements through the Community Housing Review System.

### **Documentation Requirements:**

- Housing Provider Visitor and Guest Policy Template
- Proof of a guest having a primary residence elsewhere may include a signed lease, recent billing in the person's name, legal rent receipts. Driver's licences, health cards and other forms of identification that require self-reporting of address changes will not be accepted.

**See Also:**

Eligibility Requirements for RGI Units (Sections 3.1 to 3.13); HSA Sec 42, Sec 44; O. Reg. 367/11 Sec 23-44, Sec 96(4).

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## Section 4: Removal of RGI Assistance

[4.1](#) Criteria for Ceasing to Qualify for RGI assistance

[4.2](#) Voluntary withdrawal of RGI

# Standard 4.1: Criteria for Having RGI Assistance Removed

## Intent:

The intent of this standard is to identify under what circumstances a household no longer qualifies to receive RGI assistance, the impact of having RGI assistance removed and the notice requirements for removing RGI assistance.

## Eligibility Criteria

Households receiving RGI assistance would no longer qualify to continue receiving RGI assistance under the following conditions:

- Household did not meet or no longer meets an RGI eligibility requirement (For example, it is subsequently determined that a household did not meet an initial RGI eligibility requirement when they applied to be placed on the waiting list for RGI housing)
- Household has failed to pursue income as required (For example, a provider determines that a household has not identified source of income and the household refuses to pursue any potential income sources)
- Household has failed to file an income tax return under the Income Tax Act (Canada)
- Household has failed to provide information, documents or signed consent for a review within specified time period (For example, during an annual income review a household fails to provide the requested information and documentation within the specified time for providing this information)
- Household fails to sell residential property within six months of being housed in an RGI unit. (For example, a household has refused to sell a property they own)
- Household fails to report changes (that would impact their eligibility for RGI assistance, the amount of RGI they are entitled to receive and/or their unit size eligibility) within 30 days and provide required documentation (Note: Providing the household has reported the change, housing providers can allow a discretionary period for the household to follow up with any supporting documentation)
- RGI household that has been paying market rent for 24 consecutive months due to an increase in household income
- An overhoused household fails to meet the local requirements for overhoused households or refused an offer of an appropriate sized unit. (Standard 3.10 – Overhoused RGI Households) (but only after 12 months from the date of initial overhoused notification)
- An entire household has an unapproved absence from their unit in excess of ninety (90) consecutive days or ninety (90) days in total within a twelve (12) month period.
- The household failed to add an individual to the household/has an unauthorized guest (See Standard 3.13 – Visitors and Guests)

When a household loses their RGI assistance, they must receive a written ninety (90) day notice within 7 days of the decision that they no longer qualify for RGI assistance. The household will begin paying market rent/housing charge the first day of the month following the expiry of the

ninety (90) day notice.

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Example: Notice of Decision is given to a household on February 13, 2019 that indicates their subsidy will be removed effective June 1, 2019 (90 days' notice). The household will begin paying market rent on June 1, 2019.

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Example: A household is notified on June 1, 2019 that they are overhoused and is added to the provider's internal transfer list. The household is offered a unit on July 13 and the household refuses. The housing provider issues a Notice of Decision Letter on July 14 stating that the household's subsidy will be removed effective June 1, 2020 as per Standard 3.10 – Overhoused RGI Households.

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Households who have had their RGI removed for any of the above reasons will need to reapply through the Region of Waterloo Coordinated Access System and be placed on the centralized waiting list for RGI assistance. The applied date will be the date their application is deemed to be complete as long as all eligibility requirements have been met and they have not lost their RGI assistance due to misrepresentation.

**Operational Considerations:**

Households reserve the right to appeal any decision relating to Eligibility Requirements through the Community Housing Review System.

**See Also:**

HSA Sec 42, 43, 44, 45, 46, 50, 52, 61; O. Reg. 367/11 Sec 22, 23-42, 43, 44, 59, 60, 61,

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## Standard 4.2: Voluntary Withdrawal of RGI

### Intent:

To identify the process and notice requirements when households wish to voluntarily withdraw from RGI assistance.

### Eligibility Requirements:

Situations when 90 Days' Notice is not required:

- Households who add a household member who is ineligible for RGI assistance (Standard 3.12 Addition of New Household Member)
- When the household indicates that, instead of complying with the required policies for RGI assistance, they wish to give up their subsidy. (See Standard 4.1 - Criteria for Having RGI Assistance Removed)
- Overhoused households who do not wish to move from their current housing unit into an appropriate sized unit

### Operational Considerations:

- Applicants must complete a Request for Voluntary Withdrawal of RGI Form
- Housing providers must send a Voluntary Removal of Subsidy letter to the household, noting the date on which the subsidy will be removed, the amount of market rent to be paid and the date the new rent is to be paid. Subsidy will stop the first day of the month following the request for voluntary removal. (Note: 90-day notice is not applicable in this situation).

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Example: A household notifies their provider that they wish to have their RGI assistance removed on June 15, they would begin paying the full market rent on July 1.

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- Households that voluntarily have their RGI assistance removed, will not be eligible for their RGI assistance to be reinstated (including but not limited to Market to RGI) if their situation changes. (See Standard 4.1 – Criteria for Having RGI Assistance Removed and Standard 3.9 – Market to RGI)
- The voluntary withdrawal of subsidy is not a reviewable decision with the Community Housing Review System (CHRS).
- If the household wishes to reapply for RGI assistance, they must reapply for RGI assistance through the Region of Waterloo Coordinated Access System and meet all the eligibility requirements. The date of application will be the date that the application is considered complete.

### See Also:

Standard 3.12, Standard 4.1

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## Section 5: Income Verification Process

- [5.1](#)          Reviewing and Verifying Ongoing eligibility
- [5.2](#)          Documentation Requirements
- [5.3](#)          Excluded Income
- [5.4](#)          Students
- [5.5](#)          Benefit Unit / Family unit
- [5.6](#)          Employment Related Income Exemptions
- [5.7](#)          Spousal Support Payments
- [5.8](#)          Self-Employment Income
- [5.9](#)          Households with No Income
- [5.10](#)        Immigration Sponsorships

# Standard 5.1: Reviewing and Verifying Ongoing Eligibility

## **Intent:**

To identify the requirement to review a household's ongoing eligibility for RGI assistance.

## **Eligibility Criteria:**

Once a household has started to receive RGI assistance, the ongoing eligibility, including income, assets, and household composition of the household must continue to be monitored. (See Section 3.1 – Eligibility Requirements)

A review of the household's eligibility must be conducted at least once annually. The review should correspond with the anniversary date of when the household began receiving RGI assistance or housing provider year end.

Where a household has experienced one of the following situations, an in-year review may be conducted:

1. Once between annual reviews, if the income of a household member whose income was included in the original calculation experiences a decrease in income of 20% or more
2. If a household member stops or starts attending school full time
3. If the household has a permanent change in household composition
4. If a household member starts or stops receiving OW/ODSP
5. Where the household member has had their income tax reassessed
6. Where the provider projects that the non-benefit income of the household will be higher than the non-benefit income limit in the OW/ODSP rent scales.

Where a review of a household's ongoing eligibility determines that the household is no longer eligible to continue receiving RGI assistance, the provider must give a ninety (90) day notice including the reason that the household ceases to be eligible to continue receiving RGI assistance. (See Standard 4.1).

## **Operational Considerations:**

- Households reserve the right to appeal any decision relating to Eligibility Requirements through the Community Housing Review System.

## **Documentation Requirements:**

- Annual Review Form
- Annual Review Income Verification Letter A

- Annual Review Rent Change Letter B
- Annual Review Reminder Letter C
- Notice of Decision Letter D

**See Also:**

Eligibility Requirements for RGI Units (Sections 3.1 to 3.13), HSA Sec 52; O. Reg. 367/11 Sec 59, Sec 60, O. Reg. 316/19, Sec. 10

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## Standard 5.2: Document Requirements

### **Intent:**

To identify the documentation required to verify all sources of income and assets for households in receipt of RGI assistance.

### **Eligibility Criteria**

In order to verify a household's income, assets and household composition, the household must provide documentation verifying this information.

Prior to signing any lease or occupancy agreement, the housing provider must ensure that the household has declared all required information in writing for all members of the household who will be or are currently residing in the unit.

This written verification of information should be provided in conjunction with a signed declaration from the household - declaring that the information is a true and accurate reflection of the household's assets, income and household composition. In addition, a signed consent permitting the housing provider to verify the validity of the information provided by the household is required. A declaration and consent should be provided each time there is a change in the household's income, assets or household composition.

In order to verify a household's composition, households with social assistance income will need to provide documentation from OW or ODSP which confirms the members in the household for whom this income source is received.

For households with non-social assistance income, a signed statutory declaration, proof of legal residency for all household members or court orders confirming custody are all options for verifying members of a household.

For income documentation purposes, a "Proof of Income Statement" issued by the Canada Revenue Agency will be required to verify the adjusted family net income to be used in all rent/housing charge calculations. Households will be required to file their income tax returns each year and submit the along with their annual review form.

If a household has not yet filed their income tax return or received their Proof of Income/Notice Of Assessment, all T slips (T4, T5007, T4A etc.) for the most recent tax year will be the alternative documentation required.

For Annual Reviews conducted from January to June in each year, the Proof of Income statement or Notice of Assessment for the preceding year will be used to determine the net income.

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Example: If you are conducting the Annual Review for June 2021, you would be using the Proof of Income Statement for 2019

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For Annual Reviews conducted from July to December in each year, the Proof of Income Document Number: 3220740

Statement or Notice of Assessment for the current tax year will be used to determine the net income.

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Example: If you are conducting the Annual Review for August 2021, you would use the Proof of Income Statement for the tax year of 2020.

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Note: All members of the household should be listed on the lease or occupancy agreement and only those occupants listed should be permitted to reside in the unit.

For in-year reviews or in instances where:

- income taxes have not been filed,
- T slips are not available or
- the tax-based net income on Line 236 is not reflective of the income for the next 12 months,

Other documentation to verify income and determine the approximate net income may be collected as listed below:

Income Source	Documentation Requirements
<b>Regular Employment Income</b>	<ul style="list-style-type: none"><li>• Completed Employment Verification Form (F017) from employer indicating:<ul style="list-style-type: none"><li>- company name, address, phone #</li><li>- employee's name</li><li>- pay period/frequency</li><li>- gross pay amount</li><li>- date employment commenced</li><li>- date of last wage increase OR</li></ul></li></ul> <p>Note: If the household is within the first eight (8) weeks of employment, they may submit a letter from the employer confirming start date, rate of pay and average hours worked.</p>
<b>Strike Pay</b>	<ul style="list-style-type: none"><li>• Copy of cheque stub or letter from the union indicating gross amount and frequency of payment(s)</li></ul>
<b>Employment Insurance Benefits</b>	<ul style="list-style-type: none"><li>• Service Canada 'My Claim' print out indicating the gross amount and frequency of payment(s)</li></ul>

Income Source	Documentation Requirements
<b>Irregular Employment Income</b>	<ul style="list-style-type: none"> <li>As regular employment income</li> </ul>
<b>Tips/Gratuities/Commissions</b>	<ul style="list-style-type: none"> <li>Copy of pay stubs or T4 showing amount received OR</li> <li>Statutory declaration</li> </ul>
<b>Verification of Full Time attendance at School</b>	<ul style="list-style-type: none"> <li>OSAP Assessment Summary letter/ information slip verifying amount and duration of any grant, scholarship or bursary OR</li> <li>School Registration form (a list of all educational institutions recognized by legislation can be found here)</li> </ul>
<b>Self-Employment Income</b>	<p>If self-employed less than one year:</p> <ul style="list-style-type: none"> <li>Self Employment Income and Expense Form</li> </ul> <p>After 12 months of self-employment:</p> <ul style="list-style-type: none"> <li>Subsequent verification with a copy of income tax return AND notice of assessment</li> </ul>
<b>Workplace Safety &amp; Insurance Board Income</b>	<ul style="list-style-type: none"> <li>WSIB statement stating gross amount and frequency of payment(s)</li> </ul>
<b>Disability Payments (Eg. Long-term disability, short-term disability)</b>	<ul style="list-style-type: none"> <li>Letter/statement from insuring agency stating gross amount and frequency of payments</li> </ul>
<b>Training Allowances (if not participating in an apprenticeship or Co-op placements through a recognized educational institution).</b>	<ul style="list-style-type: none"> <li>Statement or cheque stub from granting organization indicating: <ul style="list-style-type: none"> <li>- total gross amount and frequency</li> <li>- amounts for transportation, child care, tuition, etc.</li> <li>-duration of program/course</li> </ul> </li> </ul>
<b>Spousal Support Payments Received</b>	<ul style="list-style-type: none"> <li>Copy of court order or;</li> <li>Proof of Income statement from previous tax return showing spousal amount claimed</li> </ul>
<b>Registered Disability Savings Plan</b>	<ul style="list-style-type: none"> <li>Latest CRA information showing the RDSP payment or repayments OR</li> <li>Statement from RDSP savings plan</li> </ul>
<b>Social Assistance Income</b>	<ul style="list-style-type: none"> <li>Notice of Assistance Stub AND Eligibility Card</li> </ul>

Income Source	Documentation Requirements
<b>Pension Income</b>	<ul style="list-style-type: none"> <li>• Letter from Service Canada indicating gross amount and frequency of payment(s)</li> </ul>
<b>Foreign Pensions</b>	<ul style="list-style-type: none"> <li>• If foreign pensions, require bank statements showing deposit amounts for at least 3 months OR</li> <li>• A letter from the pension source indicating monthly benefit amount.</li> </ul>
<b>Annuity Income/Registered Retirement Income Fund Payments</b>	<ul style="list-style-type: none"> <li>• Cheque stub(s) indicating gross amount and frequency of payment(s) OR</li> <li>• Letter from issuer confirming gross amount and frequency of payment(s)</li> </ul>
<b>Term Deposits/Guaranteed Income Certificate/Bonds/Debentures</b>	<ul style="list-style-type: none"> <li>• T5 from bank OR</li> <li>• Letter from financial institution indicating the above</li> </ul>
<b>Stocks/Shares/Mutual Funds</b>	<p>T5's indicating;</p> <ul style="list-style-type: none"> <li>• amount of dividends received</li> <li>• company name</li> <li>• series or type of stock</li> <li>• number of stock shares</li> </ul> <p>OR</p> <ul style="list-style-type: none"> <li>• Annual statement</li> </ul>
<b>Bank Accounts</b>	<ul style="list-style-type: none"> <li>• T5 slip(s) issued by financial institution</li> </ul>
<b>RRSP Income</b>	<ul style="list-style-type: none"> <li>• T4RSP</li> </ul>
<b>Taxable scholarship, fellowships, bursaries, and artists project grants</b>	<ul style="list-style-type: none"> <li>• Relevant T slips</li> </ul>

**See Also:**

Eligibility Requirements for RGI Units (Sections 3.1 to 3.13); HSA Sec. 50. O. Reg. 316/19 Sec. 6 (3)(4)

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## Standard 5.3: Excluded Income

### **Intent:**

To identify the sources of income that are to be excluded for the purpose of calculating a household's RGI rent/housing charge.

### **Operational Considerations:**

Once a household has verified all sources of household income by providing the required sources of documentation, the next step is to determine what should be included and what should be excluded when determining an RGI rent. The following list outlines the excluded sources of income and assets as prescribed in the provincial regulations:

- Child Support payments received that are not reported on Proof of Income Statement
- Lump sum payments either one time or retroactive payments for a benefit that should have been received for prior period of time.
- Payments from a Registered Disability Savings Plan established for the benefit of a member of the family unit.
- Income received by a student in full-time attendance at a recognized educational institution
- Monthly OAS spouse's allowance payments for ODSP recipients if equal to or less than monthly ODSP basic needs amount
- Monthly CPP disability benefits for ODSP recipients if equal to or less than monthly ODSP basic needs amount
- Monthly ODSP payments for OAS spouse's allowance recipients if ODSP basic needs is less than OAS received for the month
- Monthly ODSP payments for CPP disability benefits recipients if ODSP basic needs is less than CPP received for the month
- OW or ODSP payments if the non-benefit income exceeds the threshold

### **See Also:**

Eligibility Requirements for RGI Units (Sections 3.1 to 3.13); HSA Sec 50; O. Reg. 316/19, Sec. 3 (1-7, 9-10)

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# Standard 5.4: Students

## **Intent:**

To identify what constitutes a student and how that household member's income is to be included/excluded from a calculation of a household's RGI rent/housing charge.

## **Operational Considerations:**

### **Students**

Ontario Regulation 316/19 of the Housing Services Act, 2011, identifies that the income of anyone deemed to be a student in full time attendance at a recognized educational institution, is to be excluded from the household's RGI rent/housing charge calculation.

Full time attendance for any student attending a recognized educational institution is defined as at least 60 per cent of a full course load, or in the case of a student having a permanent disability, taking at least a 40 per cent of a full course load. This is determined from the course calendar of the educational institution.

A recognized educational institution is defined as:

- a school, as defined in the *Education Act*,
- a university
- a college of applied arts and technology established under the *Ontario Colleges of Applied Arts and Technology Act, 2002*,
- a private career college, as defined in the *Private Career Colleges Act, 2005*, or
- a private school, as defined in the *Education Act*, for which a notice of intention to operate has been submitted to the Ministry of Education in accordance with that Act;

A complete list of the recognized educational institutions referenced in the above legislation can be found in the Housing Provider Portal.

**See Also:** O. Reg. 316/19 Sec. 3 (8), 5 (1), 6 (1)

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# Standard 5.5: Benefit Unit/Family Unit

## **Intent:**

To identify what constitutes a benefit or family unit for the purpose of calculating a household's RGI rent/housing charge.

## **Operational Considerations:**

### Benefit Unit(s)

The term Benefit unit is used to describe a household or part of a household receiving a single Ontario Works (OW) or Ontario Disability Support Program (ODSP) payment.

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Example: A household consisting of a father, mother and their two children receiving a single Ontario Works payment, is considered a single benefit unit.

Example: A household consisting of a mother receiving a single OW payment, living with her adult daughter and the daughter's child who also receive a single OW payment, is considered to consist of two (2) benefit units.

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### Family Unit

The term Family unit is used to describe a household or part of a household whose members are related. The family unit may or may not include a benefit unit within it.

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Example: A couple, their children and parents share a unit. This household is considered to consist of one (1) family unit.

Example: Two unrelated single mothers, each with a single child of their own, share a unit. The household is considered to consist of two (2) family units.

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## **See Also:**

O. Reg. 316/19, Sec. 3, 4, 5

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# Standard 5.6: Employment Related Income Exemptions

## Intent:

To identify the employment related exemptions available to reduce a household's net monthly income for the purpose of calculating the household's RGI rent/housing charge.

## Eligibility Criteria:

The following sources of income are considered sources of employment related income:

- Regular and irregular employment or self-employment income
- Tips, gratuities, commissions and bonuses on employment related income
- WSIB payments intended to replace employment income (i.e. short term payments, not pension)
- Employment insurance benefits intended to replace employment income

Where a household has employment related income, the following exemptions are to be applied:

- \$75 for a family unit with no children and only one person with employment related income.

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For example, a wife works full time and the husband is receiving Canada Pension Plan payments. The household is only qualified for a \$75 exemption as only one person in the household works and there are no dependents.

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- \$150 for a family unit with at least one dependent child and at least one individual with employment related income OR a family unit with at least two individuals with employment income.

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For example, a mother with a three-year-old son works, the employment exemption would be \$150 as there is a dependent child in the household.

For example, a couple both work full time. The employment exemption would be \$150 as there are two individuals with employment income.

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Note: There is no MAXIMUM employment deduction per household. The exemptions are

allocated based on the family units.

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For example: Three single adults (three family units) share a unit and are each employed. Each person is eligible for a \$75 employment exemption (for a total of \$225 employment exemption for the household).

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See Section 6.2 on applying the employment related income exemption.

**See Also:**

O. Reg. 316/19 Sec. 7 (3), Sec. 4 (1), Sec. 5 (3)

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# Standard 5.7: Support Payments

**Intent:**

To identify how child and spousal support payments reported on income taxes made and received are to be considered in the calculation of a household's RGI rent/housing charge.

**Support Payments Received**

The amount of support payments received by a household is included in the calculation to determine the RGI rent/housing charge for that household if it is included on the Proof of Income Statement or Notice of Assessment (NOA).

**Operational Considerations:**

- Both support paid and support received must be verified by documentation as outlined in Standard 5.3 – Documentation Requirements

**See Also:**

O. Reg. 316/19 Sec. 3 (9), Sec. 6

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# Standard 5.8: Self-Employment Income

## **Intent:**

To identify the requirements for verifying the RGI rent for households with self-employment income.

For households self-employed without a tax return for a full year of business income:

For RGI households with self-employment income from a business that has not been in operation long enough to have filed an income tax return showing a full year of business income, the self-employment income/earnings and eligible expenses should be verified by the Self-Employed Income and Expense Form or other adequate documentation as approved by the Service Manager.

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Example: A tenant starts her own house cleaning business in July. As she does not have a tax return showing a full year of business income, she will complete an estimated net income form that will detail both income and expenses anticipated for the next year. The housing provider will use year-to-date income and expense estimates from the household to determine an approximate net income.

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For households self-employed with a tax return for a full year of business income, the proof of income statement will be required.

Households with self-employment income that have had their rent set for an annualized, one-year period (this usually does not occur until the business has been in operation for at least one full year) are not usually eligible for mid-year decreases in RGI rent. If there is a significant change in the amount of income (decrease of 20% or more) OR the source of the income changes (i.e. the business ceases operations) which results in a decrease, then the household can request an adjustment to their annualized rent one time between annual reviews. Appropriate verification of the changes must be provided before an adjustment will be made.

Households with self-employment income are entitled to the Earned Income Exemptions – see Standard 5.11 – Employment Related Income Exemptions.

## **See Also:**

Eligibility Requirements for RGI Units (Section 3), HSA Sec. 50, O. Reg. 316/19 Sec. 6, Sec. 7 (3 and 4)

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# Standard 5.9: Households with No Income

## **Intent:**

To identify how to address RGI households reporting no income for a limited period of time.

## **Operational Requirements:**

Where an RGI household reports a change in income that has resulted in the household having no included sources of income for a limited period of time, the household must verify the circumstances resulting in having no income (for example, record of employment) AND meet the requirement to pursue income as outlined in Standard 3.4 – Pursuit of Income (for example, verification of applying to Employment Insurance or Ontario Works).

If the household verifies the above and is not qualified for any of the sources of income they must pursue then the household rent can be set to minimum - \$129.00 (See Standard 6.6 – Minimum/Maximum Rents & Housing Charges).

Households that cannot verify that they have no income will continue to be charged their normal RGI rent until such time as they can provide the documentation to verify that no income is being received.

Households with no income who fail to meet the obligation to pursue income, will cease to qualify for RGI assistance and be issued a 90 (ninety) day notice of removal of subsidy. See Standard 3.4 – Pursuit of Income.

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Example: A tenant is laid off from their employment and reports this to the office. They have applied for EI, but will be receiving Ontario Works for the 4 to 6 weeks wait period for the EI benefits. As the OW benefits are not reflective of anticipated earnings from EI and there can only be one decrease adjustment to the rent/housing charge between reviews, the rent/housing charge calculation won't be done until confirmation of the net amount of EI benefits is received. Once the EI benefit net amount is known, then a recalculation can be completed and a new rent/housing charge can be set until the next annual review.

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## **Documentation Requirements:**

Declaration of No Income

## **See Also:**

Eligibility Requirements for RGI Units (Section 3), HSA Sec. 50 and O. Reg. 316/19, Sec. 2 Sec. 47

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# Standard 5.10: Immigration Sponsorships

## **Intent:**

To provide information on the impact of immigration sponsorship income on the rent-geared-to-income verification and rent calculation processes.

## **Operational Requirements:**

### Immigration Sponsorships

Anyone who is a Canadian citizen or a permanent resident of Canada that is 18 years of age or older and meets the income requirements, can sponsor a spouse, common-law partner, dependent child (including adopted child) or other eligible relative (such as a parent or grandparent) to become a permanent resident.

Both the sponsor and sponsored relative(s) must sign a sponsorship agreement committing the sponsor to provide financial support, if necessary, for a period of three to ten years depending on their relationship to the sponsor. A copy of the agreement or copies of the paper form of the Permanent Resident document for all sponsored family members should be obtained and retained in the applicant or tenant file.

For more information on immigration sponsorships, please refer to the following link for Citizenship and Immigration Canada:

<http://www.cic.gc.ca/english/immigrate/sponsor/index.asp>

### RGI Determinations

In order for a household to be eligible for RGI assistance, they must have a source of income.

In order to determine how to conduct an RGI review or RGI rent calculation where there is a sponsorship involved, you must first determine whether the household includes both the sponsor and sponsored family member(s), or just the sponsored family member(s).

1. If the sponsor lives with the sponsored family member(s) in an RGI household, and has no other income then only the sponsor's income is used in the RGI calculation.
2. If the sponsor lives separately from the sponsored family member(s) who is solely dependent on the sponsor for income, the sponsorship income would be the amount of money that the sponsor provides

A sponsorship certification form will be obtained to verify that there has been no breakdown in the sponsorship relationship and the sponsor continues to fund their basic needs.

If the sponsorship relationship has broken down and the household income would indicate that they may be entitled to any income source listed in the pursuit of income section (Standard 3.4) then the sponsored individual will be required to pursue income. If they are not eligible for any other income, then the net income from Line 236 shall be used and if the rent is below the

minimum of \$129.00 then the minimum rent will apply.

### **Calculating the RGI Rent**

Once you have determined the actual net income, this is the amount to be used in the RGI calculation

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Example: If the sponsored Household has income listed on Line 236 of their income tax return of \$12,000 = \$1000 per month and since the income amount exceeds the OW non-benefit income threshold, no pursuit of income would be required and RGI would be calculated:  $\$1,000 \times .3 = \$300.00$ .

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Example: If the sponsored household has no income reported on Line 236 and the sponsorship verification form has been received to confirm that the sponsorship relationship hasn't broken down, then the income would be \$0 and the applicable minimum rent amount would apply.

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### **Sponsorship Break Down**

If there is a breakdown in the sponsorship agreement and the sponsor is no longer providing financial assistance, the sponsored household must pursue income as per Standard 3.4 - Pursuit of Income. In the event of a sponsorship breakdown, the rent calculation would be determined by the type of financial assistance or income the household is actually receiving. The normal RGI policies and processes would be applied.

### **Sponsorship Expires or Sponsored Family Member(s) become Financially Independent**

Regular RGI calculation policies and practices apply to sponsored families where the sponsorship agreement has expired or where sponsored households become financially independent.

### **Documentation Requirements:**

Sponsorship Form

### **See Also:**

HSA Sec. 50; O. Reg. 316/19 Sec. 6

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## Section 6: Rent Calculation Process

- [6.1](#) Adjusted Family Net Income (AFNI)
- [6.2](#) Projected Family Net Income
- [6.3](#) Calculation Factors
- [6.4](#) Calculation Methods
- [6.5](#) Non Benefit Income
- [6.6](#) Rounding
- [6.7](#) Utility Allowances or Charges
- [6.8](#) Minimum/Maximum Rents & Housing Charges
- [6.9](#) In-Year Reviews
- [6.10](#) Pro-rated Rent/Housing Charge for a partial month
- [6.11](#) Retroactive calculations / re-imbursement of RGI overpayment
- [6.12](#) Rent/Housing Charge increase of \$10 or less
- [6.13](#) Notice Requirements for Changes in Rent/Housing Charges

## 6.1 Adjusted Family Net Income

**Intent:** To identify how the Adjusted Family Net Income used in calculations is determined.

### **Procedural Considerations:**

Adjusted Family Net Income (AFNI) is the annual net income of all members of a family or benefit unit.

The AFNI is determined by using the net income amount on Line 23600 of the tax returns of all household members 16 years of age and older and not attending school full time. Any Registered Disability Savings Plan amounts received are subtracted from this total and any Registered Disability Savings Plan amounts repaid are added to this total. The final number is the Adjusted Family Net Income.

The Adjusted Family Net Income amount is then used to determine the rent/housing charge of the household by dividing the amount calculated by 12 and multiplying it by .3.

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Example: A family consisting of mother, father, daughter (18 years old and not attending school) provide the following income tax information:

Mother's Line 23600 = \$12,000.00 (no RDSP)

Father's Line 23600 = \$13,000.00 (no RDSP)

Daughters Line 23600 = \$8,000.00 with an RDSP amount of \$1,000.00

Income is calculated as follows:

Mother	\$12,000
Father	\$13,000
Daughter	<u>\$ 7,000</u> (\$8,000 - \$1,000 RDSP)
Total	\$32,000

\$32,000 divided by 12 = \$2,666.67 x .3 = \$800.00 +/- any utility allowances or charges

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### **See Also:**

O. Reg. 316/19 Sec. 3 (9), Sec. 6 (2), (3)

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## 6.2 Projected Net Family Income

### **Intent:**

To define what is Projected Net Family Income and when it should be used.

### **Procedural Considerations:**

The Projected Net Family Income is the net income of the family member that best approximates the net income for the next 12-month period, calculated and adjusted similar to tax-based net income.

Projected Net Family Income may be used instead of the tax-based net income in the following instances:

- At move in if the household members do not have a current Proof of Income Statement or Notice of Assessment
- At annual review if the tax-based net income amount does not accurately reflect the current average income (e.g. A new job was started since the last Income Tax Return)
- At in-year reviews – if there is only one source of income changing and the other sources remain the same, the unchanged income amounts would not be projected and the tax-based amount would continue to be used.

To calculate the Projected Net Family Income, the following types of Income are to be included (as listed on the General T1 Income Tax form):

- Employment income including wages, salaries commissions, bonuses, tips, gratuities, vacation pay and remuneration as a dependent contractor
- Net self-employment income
- Employment Insurance, including benefits for training if not a full-time student
- Workplace Safety and Insurance Board (WSIB) benefits for loss of earnings
- Wage-loss replacement plan benefits or payments for sick leave, short-term disability or maternity leave under a private or workplace plan
- Veteran's benefits for income support or replacement (do not include amounts for disability or death of a war veteran due to war service)
- Old Age Security (OAS), Guaranteed Income Supplement (GIS), Guaranteed Annual Income Supplement (GAINS)
- Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) – excluding CPP or QPP child benefits
- Registered Retirement Income Fund (RRIF) and Registered Retirement Savings Plan (RRSP) income from T4RSP slips
- Private pensions, foreign pensions, and superannuation's
- Interest, dividend and other investment income – excluding income from Tax-free Savings Account (TFSA) Investments
- Annuities
- Capital gains

- Net rental income
- Spousal support payments received (not child support payments)

Any net Registered Disability Savings Plan (RDSP) payments, one-time lump sum payments, income tax credits or benefits, children's benefits, child support payments, or social assistance payments from Ontario Works or the Ontario Disability Support Plan (ODSP) are **not** included when projecting a family member's net income.

The gross amount calculated above may be adjusted for family members who have the ongoing and regular expenses or deductions from income that can be supported by the appropriate T slips.

**Where the deduction amounts cannot be determined or are not known, gross income amounts may be used to determine the projected net income. These deductions will be reflected in the next income tax assessment and will be considered the next time that tax-based net income is used. The deductions to be considered are as follows:**

- Registered pension plan deductions eligible for tax deductions
- RRSP contributions eligible for tax deductions
- Annual union, professions or like dues
- Child care expenses eligible for tax deductions
- Disability supports eligible for tax deductions
- Employment expenses
- Spousal support payments paid under an enforceable court order or agreement (but not child support payments paid)

See Standard 5.2 on what documents are required to verify the information above.

**See Also:**

O. Reg. 316/19 Sec. 6 (4), Sec. 7, (2)

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## Standard 6.3: Calculation Factors

**Intent:**

To identify the rent calculation factors to be used to determine a household's projected net income where income documentation other than the Proof of Income Statement or Notice of Assessment is being used.

The following table will assist you in converting a household's employment related income into a yearly amount to be used in the calculation of a household's monthly RGI rent/ housing charge outside of an Annual Review.

INCOME FREQUENCY	CALCULATION
Annual	Use Actual amount
Quarterly	Multiply by 4
Bi-weekly (26 pays per year)	Multiply by 26
Semi-monthly	Multiply by 24
Weekly	Multiply by 52

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Example: Bi-weekly pay of \$900.00 multiplied by 26 = \$23,400.00 yearly income

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**See Also:**

O. Reg. 316/19 Sec. 6 (5)

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# Standard 6.4: Calculation Methods

## Intent:

To identify the rent calculation methods for determining a household's RGI rent/housing charge.

## Calculation Methods

There are two methods used in the calculation of rent-geared-to-income rent/housing charge:

### 1. Social Assistance Rent Scales

Social Assistance Rent Scales ONLY apply to individuals with actual income received from Ontario Works (OW) or the Ontario Disability Support Program (ODSP). As long as any other income that the household receives is at or below the Gross Non-Benefit Threshold (See Standard 6.5- Non-Benefit Income and Standard 10.1 - Rent Scales for Social Assistance Recipients), the social assistance rent scales are to be used to determine the household's rent/housing charge.

The rent/housing charge is based on the number of beneficiaries in receipt of social assistance rather than the amount of assistance received.

Each member of the household who receives a social assistance cheque is to have their RGI rent/housing charge calculated separately.

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Example: Tom Thumb, a single person living alone, receives a monthly ODSP payment of \$930 and has no non-benefit income. Based on the social assistance rent scale for ODSP income, Tom would be required to pay a monthly RGI rent/housing charge of \$109 per month, plus any applicable utility or extra charges OR less any applicable utility allowances.

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If the rent calculated using rent scales is below the applicable minimum rent, the rent scale still applies.

In those instances, where one person receiving OW has a utility allowance deducted from their rent scale which will put them below \$85.00, the rent /housing charge will be \$85.00. If the household is one person receiving ODSP and has a utility allowance deducted from their rent which would put them below the \$109.00, the rent/housing charge will be \$109.00. Rent guideline increases are not applied to the \$85 or \$109 amount.

### 2. 30% RGI Ratio

The 30% RGI ratio is used to calculate the RGI rent/housing charge where the income of the family unit is from sources other than social assistance, or where a social assistance recipient

has non-benefit income that exceeds the allowable threshold for the size of their benefit unit. The calculation is based on 30% of the household's total tax based net income (Line 236) where the income is employment related, the appropriate employment related income exemption is applied (Standard 5.11) prior to applying the 30% ratio.

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Example: A couple with no dependents has one partner who is employed and reports employment income on Line 236 of their most recent Proof of Income statement of \$14,200.00.

$$\$14,200 / 12 = \$1,183.33$$

$$\$1,183.33 - \$75 \text{ employment related income exemption} = \$1,108.33$$

$$\$1,108.33 \times .3 = \$332.50.$$

rent/housing charge plus any applicable utility or extra charges OR less any applicable utility allowances.

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Example: A senior's RRSP investment has converted to income funds in January and the senior begins to receive a Retirement Income Fund (RIF) amount of \$275 each month. Until now, the senior has only been receiving OAS and GIS in the amount of \$1,352.00 per month. As this RIF is additional income and would increase the rent, the rent will not be changed until the senior's next annual review. The senior's next review is July and when the senior submits their income tax information from the previous year, it only shows income from OAS/GIS and does not include the new amount from the conversion of the RRSP. Since this income is not reflective of the current income, the Proof of Income Statement or NOA will not be used and a Pension Benefit Statement and verification of the RIF will be obtained to establish the new rent amount to be effective for July.

$$275 + \$300 + \$1000 = \$1575$$

$\$1575 \times .3 = 472.50$  rent/housing charge per month plus any applicable utility or extra charges OR less any applicable utility allowances.

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**See Also:**

O. Reg. 316/19 Sec. 3, 4 and 5

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## Standard 6.5: Non-Benefit Income

**Intent:** To define how Non-Benefit Income is calculated and used in determining the rent calculation method to use and to determine if pursuit of income is required.

### **Procedural Requirements:**

Where a household member is in receipt of income in addition to social assistance, the income received from the other source must be calculated to determine if it exceeds the non-benefit income threshold as noted in the OW/ODSP scale chart (Appendix1)

If the income is of an amount higher than the non-benefit income limit then a 30% calculation is done on this income and the OW/ODSP scales are not used.

If the income is an amount lower than the non-benefit income limit, then the OW/ODSP scales are used in the calculation. If the household member is not receiving OW/ODSP and the non-benefit income amount is lower, then they must pursue income.

The non-benefit income is determined using the following calculations

- Adding together all the net income of each member of the benefit unit and exclude income of anyone in full time attendance at a recognized educational institution
- Divide the net income by 12
- Subtract the monthly payment received from OW or ODSP

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Example: A single person on OW also works part-time. The net income of the single person based on Line 236 is \$12,950.00 with a monthly amount from OW at \$583.00.

$$\$12,950 / 12 \text{ months} = \$1,079.67$$

$$\$1,079.67 - \$583.00 = \$496.67$$

As \$496.67 exceeds 1 person OW non-benefit threshold of \$391.00, the net employment income would be used in the calculation.

Take the amount of \$496.67 determine above and apply the \$75.00 employment exemption and then multiply by .3.

$$\$496.67 - \$75.00 = \$421.67 \times .3 = \$126.50$$

You would then apply the appropriate utility allowances/charges to the above amount to determine the charge attributed to the household.

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Example: A Mother and her 17-year-old son are on OW. The mother works part time and the son is in full time attendance at school. The net income on the Mother's Line 236 is \$23,000.00 and the monthly amount received from OW is \$760.00.

$$\$23,000.00 \text{ divided by } 12 = \$1,916.67$$

$$\$1,916.67 - \$760.00 = \$1,156.66$$

As \$1,156.66 exceeds the non-benefit income threshold for two of \$907.00, then the net employment income would be used.

$$\$1,156.66 - \$150.00 = \$1,006.67 \times .3 = \$302.00$$

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Example: A Father and his two daughters, 15 and 17 are on OW. The father works part time and the daughters are both in full time attendance at school. The net income from Line 236 for the father is \$17,620.00 with a monthly OW payment of \$862.00.

$$\$17,620.00 / 12 = \$1,468.33$$

$$\$1,468.33 - \$862.00 = \$606.33$$

As \$606.33 is below the non-benefit income for two at \$907.00, the OW scale for 3 as listed in Table 1 is \$226.00 and would be used in calculating the rent.

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**See Also:**

O. Reg. 316/19 Sec. 3 (8)

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## Standard 6.6: Rounding

**Intent:**

To identify how rounding should be used in the calculation of a household's RGI rent/housing charge.

When performing RGI rent/housing charge calculations, housing providers should calculate to two decimal points and round up for calculations resulting in .50 or higher and down for calculations resulting in .49 or lower.

Rounding should occur before any utility adjustment is added or deducted.

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Example: A household with annual earnings on Line 236 of \$15,200.00

$\$15,200 / 12 \text{ months} = \$1266.66$

$\$1266.66 - \$75.00 \text{ employment exemption} = \$1,191.66$

$\$1,191.66 \times .3 = \$357.50$

The rent/housing charge would be rounded up to \$358.00 plus any applicable utility or extra charges OR less any applicable utility allowances.

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# Standard 6.7: Utility Allowances and Charges

## **Intent:**

To identify how utility allowances and charges should be applied in the calculation of a household's RGI rent/housing charge.

## **Procedural Requirements:**

Adjustments are made where necessary for utility charges and allowances. Geared-to-income rent is intended to include the cost of utilities defined as part of "fully-serviced accommodation," specifically:

- heat,
- water,
- hot water,
- refrigerator and
- stove.

If any of these are not provided, an allowance amount must be subtracted from the rent. If certain additional services are provided (e.g. electricity other than that used for heat or hot water), a charge is added to the rent.

See Appendices - Section 10.2 – Standard Extra Charges and Section 10.3 – Heating Allowances.

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Example: A household lives in a 2-bedroom apartment and pays their own heat. Therefore, based on the Utility Allowance for a 2-bedroom apartment (Section 10.3 – Standard Extra Charges), the household's monthly RGI rent/housing charge of \$338 would be reduced by \$47 for an adjusted monthly RGI rent/housing charge of \$291.

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## **See Also:**

HSA O. Reg. Sec. 51, O. Reg. 316/19, Sec. 9 and Tables 6, 7, 8, 9, and 10

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# Standard 6.8: Minimum/Maximum Rents & Housing Charges

## Intent:

To identify how to establish the maximum and minimum rents/housing charges to be applied when determining a household's RGI rent/housing charge.

## Procedural Requirements:

- Minimum rent/housing charge for **new** households in RGI starting July 1, 2020 will be \$129.00. This rent will be subject to increases as established by the rent-increase guideline each year. To determine the applicable minimum rent, the following calculation is completed:

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Example: As of July 1, 2021 the rent-guideline-increase is set by the Landlord and Tenant Board at 2%. The guideline increase percentage of 2% is then converted to a decimal by dividing the percentage increase by 100 and then adding 1 (2% as a decimal plus one = 1.02). The minimum rent is then multiplied by the 1.02 as follows:

$$\$129.00 \times 1.02 = \$131.58$$

This amount is then rounded to the nearest dollar so the 2021 minimum rent will be \$132.00. This rent would then be the new minimum for any new households moving in as of July 1, 2021 forward.

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This rent amount is referred to as the **indexed minimum rent**.

## Calculating Minimum Rents

- Minimum rents are determined after an RGI calculation is completed, including any utility adjustments. An RGI calculation is completed by:
  - Determining the RGI charges for each family and/or benefit unit in the household. (rent scales for benefit units and/or 30% of AFNI for family units)
  - Total the RGI charges for all members in the households
  - Apply any utility adjustments
  - If the amount is lower than the minimum rent, than you increase the RGI to the appropriate minimum rent.
- For current households already paying a minimum rent/housing charge of \$85.00 as of July 1, 2020, starting at their next annual review, the minimum rent/housing charge will be increased to \$93.00 and further increased by \$8.00 for each year after until the minimum rent/housing charge meets or exceeds the new minimum rent amount calculated as above. These rents are referred to as the **phased-in minimum rents**.

- For current households who were paying less than \$129.00 on July 1, 2020, the rent/housing charge will be determined as follows:
  - If the rent/housing charge calculation after July 1, 2020 results in an amount less than the phased-in rent/housing charge, the charge will be increased to the phased-in minimum rent/housing charge for that year.
  - If a calculation results in a charge more than the phased-in minimum but less than \$129.00, the actual calculated rent/housing charge will apply.

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Example: A household composed of a mother and child receive OW benefits for two with no other income. They also pay for some utilities so their rent at their 2020 annual review calculates at \$191-73= \$118. Since this rent is higher than the phased in minimum of \$93 but less than the new minimum of \$129, the rent charged to the household will be \$118.

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Example: A household composed of a father and two children are paying a rent/housing charge of \$90 on July 1, 2020. At their 2020 annual review, the rent/housing charge is calculated at \$92.00. As this is below the phased-in minimum rent of \$93 for 2020, the rent/housing charge would be increased to the phased-in minimum rent of \$93.

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- When applying the rent scales to a household with a single benefit unit (OW/ODSP) and no other income, the minimum rent/housing charge of \$85 (OW) or \$109 (ODSP) will be applied, not the minimum rent of \$129.00
- Once a household has a rent/housing charge calculated above \$129.00, the new minimum rent of \$129.00 will apply if, in future, their rent/housing charge once again calculates below the \$129.00.
- Maximum rent/housing charge for the household = Market rent/housing charge for the size unit occupied
- Minimum or maximum rents/housing charges apply to the entire household, not individual family members or benefit units
- Utility allowances or charges cannot raise the RGI rent/housing charge above the maximum or lower it below the minimum
- Additional charges i.e. co-op sector support, laundry, parking, are added to the minimum/maximum rent/housing charge

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Example: A tenant on ODSP for one person pays his own heat on a one-bedroom apartment and is entitled to a utility allowance of \$45 per month (Section 10.2 – Standard Extra Charges and Section 10.3 – Heating Allowances). If we subtract the utility allowance from his monthly RGI rent/housing charge of \$109.00 (Section 10.1 – Rent Scales for Social Assistant Recipients), we would get an adjusted amount of \$64. As the minimum rent/housing charge for one person on ODSP cannot be lower than \$109.00, Tom’s rent/housing charge would be set at \$109.00

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Example: A household consisting of a mother and adult son live in a two-bedroom apartment where all utilities are included. The mother has income from ODSP and the son, who is not an ODSP beneficiary, has pursued income but is not eligible. The rent would be based on one beneficiary on ODSP. A minimum rent of \$129 would not be applied to the adult son. The household rent would be \$109.00 (Section 10.1 – Rent Scales for Social Assistant Recipients) plus \$43 for of utility charge (Section 10.2 – Standard Extra Charges and Section 10.3 – Heating Allowances) for a total monthly rent of \$152.00.

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Example: A household consists of a single adult that is receiving OSAP for full time attendance at school. The household lives in a one-bedroom apartment with all utilities included and had a rent of \$400.00 before starting school. The minimum rent of \$129.00 would be the rent charged even if there is other income reported as the income of all full-time students is excluded.

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Example: A household has earned income that results in a rent calculation of \$953. The market rent for the unit they are in is \$850. Therefore, the rent will be \$850.

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**See Also:**

O. Reg. 316/19, Sec. 3, 4, 5, 6, Sec. 12 (2), Tables 1-3

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## Standard 6.9: In-Year Reviews

### Intent:

To identify when a household may be eligible for an in-year review.

### Procedural Requirements:

Where a household's income source or the household composition changes in-year, the household's RGI rent/housing charge may be reviewed if it meets one of the following conditions:

- When a household members' annual income that was used in the current rent calculation decreases by 20% or more the household can request an in-year review ONCE between annual reviews.
- Where the household composition has permanently changed
- When a household member whose income was previously used or excluded in a calculation stops or starts full time attendance at school.
- When a household member starts or stops OW or ODSP
- When a household members' income tax was reassessed
- When the Service Manager believes that the average monthly non-benefit income for the next 12 months will exceed the non-benefit income limits in the OW/ODSP rent scales.

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Example: A tenant is laid off from their employment and reports this to the office. They have applied for EI, but will be receiving Ontario Works for the 4 to 6 weeks wait period for the EI benefits. As the OW benefits are not reflective of anticipated earnings from EI and there can only be one decrease adjustment to the rent/housing charge between reviews, the rent/housing charge calculation won't be done until confirmation of the net amount of EI benefits is received. Once the EI benefit net amount is known, then a projected annual income amount will be determined based on the receipt of EI and a recalculation can be completed and a new rent/housing charge can be set until the next annual review.

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Example: A member works with the school Board and each year receives EI during the summer break. Their current housing charge is based on their last income tax return that included their income from both the school and EI. They bring in their EI information to the office in July 2020 and request an adjustment to their housing charge. A projected annual income can be calculated on the EI benefits but it most likely will NOT result in a 20% reduction in income as the last income information already took into account the receipt of the EI during the summer.

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**Operational Considerations:**

Households reserve the right to appeal any decision relating to their rent/housing charge calculations through the Community Housing Review System.

**See Also:**

O. Reg. 316/19, Sec. 11

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# Standard 6.10: Pro-Rated Rent for a Partial Month

**Intent:**

To identify how to apply a pro-rated RGI rent/housing charge where a household occupies a unit for a partial month.

**Procedural Requirements:**

Where a household occupies a unit for a part of a month at the time of move-in, their RGI rent/housing charge should be calculated only for that portion of the month during which they had occupancy of the unit. Note: The minimum rent/housing charge does not apply for where the rent/housing charge has been pro-rated for a partial month.

See Appendices - Section 10.4 – Pro-rated Rent/Housing Charge Table.

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Example: A tenant moved into her unit on the 15<sup>th</sup> of May. To calculate her RGI rent/housing charge for the partial month, the pro-rated factor of .54839 is applied to her monthly rent/housing charge of \$155.

$\$155 \times .54839 = \$85.$

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**See Also:**

Appendices – Section 10.4 and O. Reg. 316/19 Sec. 3 (9)

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# Standard 6.11: Retroactive Calculations and Re-Imbursement of RGI Overpayment

## **Intent:**

To identify how recalculations are to be completed and re-imbursements collected on overpayments of a household's RGI rent/housing charge.

## **Procedural Requirements:**

A retroactive calculation in rent/housing charge will only occur in one of the following circumstances:

- A change in household composition that was not reported
- A reassessment of Income Taxes that results in a material change in income

Any increases in income between annual reviews will not be instituted and as such no retroactive calculation of rent will occur in these cases.

If a recalculation results in an overpayment, the housing provider will establish a repayment agreement that is based on what the household can reasonably afford. If such an agreement cannot be reached, then the provider will add 10% of the households regular RGI rent to the monthly rent/housing charge until the arrears are paid in full. If the household does not adhere to any established repayment agreement, then the housing provider would pursue the arrears through the Landlord and Tenant Board.

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Example: In the month of May, an annual review is conducted and the provider discovers that someone moved into the unit in August of the previous year. Once all required documentation is received to add this person to the household, it is discovered that the income of the new household member would have resulted in an increase to the rent/housing charge of about \$200.00 more per month. The effective date of this change would be effective retroactively back to the month following when the person moved in, which in this case would be September 1.

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## **Operational Considerations:**

- Households reserve the right to appeal any decision relating to retroactive calculations through the Community Housing Review System.
- Repayment agreements and/or the application of the 10% of RGI rent for arrears are not eligible for review through the Community Housing Review System.

## **Documentation Requirements:**

- Repayment Agreement

- Letter indicating additional 10% is added to calculated RGI rent for repayment of arrears

**See Also:**

O. Reg. 367/11, Sec. 65, O. Reg. 316/19, Sec. 11 (2)

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# Standard 6.12: Rent/Housing Charge Changes of \$10 Or Less

**Intent:**

To identify when a rent/housing charge increase or decrease of \$10 or less is to be applied.

**Procedural Requirements:**

All RGI rent/housing charge increases or decreases determined during an annual review or at an in year review due to household composition or income tax reassessment (Standard 6.11) of a household's income & assets will be implemented.

**See Also:**

O. Reg. 316/19 Sec. 10 (5) and Sec. 11 (6)

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# Standard 6.13: Notice Requirements for Changes in Rent or Housing Charge

## **Intent:**

To identify the notice requirements for changing a household's RGI rent/housing charge.

## **Procedural Requirements**

### **Increases**

Where a household's RGI rent/housing charge calculation results in an increase, written notice is to be given indicating the increase will take effect the first day of the month following the review.

A notice of increase will not be delayed by a Request for a Review unless it is an increase resulting from an administrative error that the household would not have previously been aware of.

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Example: An August annual review is completed in July and it is determined that the tenant's rent will increase by \$7 per month. The tenant will be given notice that effective August 1, their rent will increase.

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Example: A December annual review takes place in November and it is determined that the tenant's rent will increase to \$375 from \$300. The increase is a result of increase in their hourly wage effective February 1. The tenant will be given a notice that their rent will be \$375.00 effective December 1, the month following when the review was conducted.

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### **Decreases**

Where a household's RGI rent/housing charge calculation results in a decrease, written notice is to be given indicating the decrease will take effect the first day of the month after the review is completed

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Example: A household paying \$300.00 for rent submits their September annual review information in August. Upon completion of the annual review it is determined that the household rent/housing charge should decrease to \$280.00. The effective date of the decrease would be September 1, the month following the date the review was completed.

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## **See Also:**

Standard 6.9, O. Reg. 316/19 Sec. 10 (4) and Sec. 11(5)

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# Standard 7.1: Record Keeping

## **Intent:**

To identify what information should be contained in the file of an RGI household, and the requirements for retention of information once a household moves out.

## **Procedural Requirements:**

At a minimum, the file of an RGI household should contain:

- The household's original application to the centralized waiting list along with all required documentation to verifying all the household members 16 years of age and older meet the basic eligibility requirements (as outlined in Standard 3.1)
- Initial RGI rent/housing charge calculation form, supported by documentation to verify all included sources of income and/or assets.
- Initial lease for household, executed by all members of the household aged 16 years of age and older. The lease should indicate the market rent/housing charge for the unit occupied, the RGI rent/housing charge, any additional charges and identify all members of the household who will reside in the unit.
- Copies of annual verification of a household's eligibility, income, assets and household composition supported by a rent/housing charge calculation sheet and verification documentation for all included sources of income and/or assets.
- Written notice of the outcome of all rent/housing charge calculations, with proper notification of all increases or decreases.
- General correspondence to the household.

Housing providers must maintain a separate file for each RGI household. If a tenant requests to view their file, the housing provider must ensure compliance with the Personal Information Protection and Electronic Documents Act. In accordance with the Housing Provider Services Agreement (HPSA), all information and/or files collected with respect of an RGI household are the property of the Service Manager. Housing providers must make this information available to the Region, upon request.

Where a household has vacated an RGI unit that it previously occupied, the file for that household must be retained for five years after the household has moved out.

If a provider finds they must create a new file due to volume/storage capacity, the provider must bring forward the following documents:

- Original application with residency documentation for all household members
- Lease/occupancy agreement
- Most recent annual review and rent/eligibility decision letters
- Last 12 months of correspondence if applicable
- RGI file checklist

**See Also:**

HSA, Sec. 70, 79 and 81. O. Reg. 367/11, Sec. 88 and 102

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# Standard 8.1: Lease/Occupancy Agreements

## **Intent:**

To identify the requirements for establishing a lease/occupancy agreement for a new tenancy/membership.

## **Procedural Requirements:**

Where a new household has been offered an RGI unit with a prescribed housing provider, a new lease or occupancy agreement is to be established and should identify:

- The market rent/housing charge for the unit, in addition to the RGI rent/housing charge to be paid by the household.
- Any additional charges to be paid by the household on top of their monthly RGI rent/housing charge.
- All household members who will occupy the unit, with a notation that only these approved household members may reside in the unit.
- The time frame within which RGI households must report changes in information.
- Where a household has experienced a change in composition or the physical unit in which it resides, a new lease or occupancy agreement should be signed by all members of the household aged 16 and older.
- No smoking clause if the provider has instituted a 'no smoking policy' (including cannabis and e-vaping).

Housing Providers are not required to use the Landlord and Tenant Board Standard Lease. A template of a lease for use by Housing Providers is available upon request.

The Landlord and Tenant Board General Information Sheet must be given to all new tenants before the lease is signed.

## **See Also:**

HSA O. Reg. 367/11 c100 (5)

<http://www.sjto.gov.on.ca/documents/lrb/Brochures/Information%20for%20New%20Tenants.html>

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## Standard 8.2: Internal Transfers

### Intent:

To identify how the internal transfer waiting lists for housing providers take precedence over the external waiting list, when a vacancy occurs for an RGI assisted unit.

### Procedural Requirements:

- All housing providers must establish an internal transfer policy and procedures for establishing and maintaining a waiting list for internal transfer requests. Copies of the policies and procedures must be provided to the Region of Waterloo's Housing Division when they are changed/updated.
- A housing provider's internal transfer policies and procedures must include or indicate the following:
  - all households in RGI units or special needs housing that have requested an internal transfer.
  - the provider's overhoused RGI households who can be accommodated in another unit of the size the household requires within the housing provider's portfolio so the household can continue receiving RGI assistance.
  - Precedence of households on the internal transfer waiting list must be given in the following order:
    - Tenants/Member experiencing Domestic Violence
    - Overhoused (See Standard 3.10 – Overhoused RGI Households)
    - All other households in order of priority as determined by the housing provider's internal transfer policy
- Placement on the internal transfer list will be based on the date that the written request for internal transfer was received by the housing provider.
- The applied date that the overhoused tenants receive on the internal transfer list is the date they became overhoused.
- When a provider experiences an RGI vacancy, consideration for the unit must be given to RGI households requiring the available unit size/type on the internal transfer list in order of priority. Moratoriums on transfers for those experiencing Domestic Violence or who have become Overhoused are not permitted for any reason.
- Where there is no RGI household on the provider's internal waiting list for a vacant RGI unit, the provider shall offer the unit to households on the centralized waiting list.
- If a provider charges a fee for internal transfers, that charge cannot be applied to households transferring for the following reasons:
  - Tenants/Member Experiencing Domestic Violence
  - Overhoused
  - Safety or medical considerations (where the provider's policy includes this as a priority category)

### Operational Considerations:

- Internal transfers only apply where the entire household will be moved to a new unit.

Households who wish for only part of the household to move to a new unit do not qualify for an internal transfer and would have to apply through CHAC and be placed on the centralized waiting for their own RGI unit.

- Households reserve the right to appeal any decision relating to Eligibility Requirements through the Community Housing Review System.

**Documentation Requirements:**

- A copy of the provider's internal transfer policy must be provided to the Region of Waterloo as changes are made to the policy or upon request.
- An internal transfer list must be maintained by the housing provider.

**See Also:**

O. Reg. 367/11 Sec 48

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# Standard 9.1 Community Housing Review System – Decisions by Housing Providers

## **Intent:**

To identify the process regarding requests for reviews, of decisions made by a Housing Provider, to the Region of Waterloo's Community Housing Review System.

## **Decisions Subject to a Review:**

A request for a review can be made for any of the following Housing Provider decisions related decisions:

- Eligibility for Rent Geared to Income (RGI) assistance (i.e. removal of subsidy);
- Eligibility for special needs housing;
- Size and type of RGI unit;
- Amount of RGI rent/housing charge payable

## **Notice that a Decision can be Reviewed:**

When a decision is made that is eligible for review, a notice of the decision and information on how the household can request a review and the deadline to do so, must be provided to the household along with the Region's standard "Request for Review" form.

## **Notice of Decision:**

When providing a household with a notice of decision, the written notice must be issued within 7 days and include:

- The date on which the decision was made
- If a decision is subject to a review - the reason(s) for the decision, confirmation the decision can be reviewed, how to request a review and the timeline for doing so
- Any forms or other information as prescribed by the Service Manager

Note: Written notice must be given within seven days of any decision being made as prescribed in the template letter found [here](#).

Where a decision is subject to a review, a copy of the Request for Review form will be enclosed with the letter.

## **Delivering a Notice:**

Where notice must be provided to a household, it is to be given to all household members who are 16 years of age or older, with the exception of notices relating to special priority status, which must be given only to the household member requesting the status. Where all members of the household live at the same address, only one notice needs to be given. Notices can be delivered by giving it directly to a person, leaving it at the household's last known address or mailing it to the last known address.

A notice is considered to have been given on the day it is given, left or mailed. A notice is considered to have been received on the day it is given, the day after it is left or five business days after it is mailed.

**Requesting a Review:**

Once a decision had been made and written notice provided to the household, the household has thirty (30) calendar days after receiving the notice, to submit a request for review to the Region of Waterloo's Community Housing Review System. The Service Manager has the discretion to extend this time if extenuating circumstances exist.

Where a household has made a request for a review, they may only withdraw the request provided the Review has not been completed.

**See Also:**

HSA Sec. 155-159; O. Reg. 367/11 Sec. 138, 139; Program Administration Policy; Community Housing Review System – Terms of Reference

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# Section 10: Appendices

<a href="#">Appendix 1</a>	Rent Scales for Social Assistance Recipients
<a href="#">Appendix 2</a>	Standard Extra Charges
<a href="#">Appendix 3</a>	Heating Allowances
<a href="#">Appendix 4</a>	Pro-rated Rent/Housing Charge Table
<a href="#">Appendix 5</a>	Forms
<a href="#">Appendix 6</a>	Definitions

# Appendix 1: Rent Scales for Social Assistance Recipients

COLUMN 1	COLUMN 2		COLUMN 3		COLUMN 4	
	For OW Recipients with no spouse or same-sex partner but with one or more other dependents		For OW Recipients with no spouse or same-sex partner and no other dependents, OR recipients with a spouse or same-sex partner, with or without dependents		For ODSP Recipients	
Benefit Unit Size (number of individuals)	OW – Rent attributable to benefit unit (monthly)	OW – Non benefit income limit (monthly)	OW – Rent attributable to benefit unit (monthly)	OW – Non benefit income limit (monthly)	ODSP – Rent attributable to benefit unit (monthly)	ODSP – Non benefit income limit (monthly)
1	0.00	0.00	85.00	360.00	109.00	440.00
2	191.00	791.00	175.00	737.00	199.00	817.00
3	226.00	907.00	212.00	861.00	236.00	941.00
4	269.00	1051.00	254.00	1001.00	278.00	1081.00
5	311.00	1191.00	296.00	1141.00	321.00	1224.00
6	353.00	1331.00	339.00	1284.00	363.00	1364.00
7	396.00	1474.00	381.00	1424.00	405.00	1504.00
8	438.00	1614.00	423.00	1564.00	448.00	1647.00
9	480.00	1754.00	466.00	1707.00	490.00	1787.00
10	523.00	1897.00	508.00	1847.00	532.00	1927.00
11	565.00	2037.00	550.00	1987.00	575.00	2071.00
12 or more	607.00	2177.00	593.00	2131.00	\$617	\$2,211

**See Also:**

O. Reg. 316/19, Tables 1, 2 and 3

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## Appendix 2: Standard Extra Charges

		Type of Unit			
Column 1	Column 2	Column 3	Column 4	Column 5	Column 6
Item	Service of Utility	Hostel Bed or bachelor or one-bedroom unit	Two-bedroom unit	Three-bedroom unit	Four or more-bedroom unit
1.	Electricity, other than, (a) electricity provided for heating the unit, (b) electricity provided for heating the water supplied to the unit, (c) electricity provided as power for cooking facilities in the unit, or (d) electricity provided as power to operate a clothes dryer in the unit.	\$24	\$34	\$39	\$41
2.	Power for cooking facilities in the unit.	\$6	\$9	\$11	\$12
3.	Laundry facilities, other than coin-operated laundry facilities, in the housing project.	\$6	\$9	\$11	\$13
N/A	N/A	N/A	N/A	N/A	N/A

4.	Power to operate a clothes dryer in the unit.	\$6	\$9	\$11	\$13
5.	A washing machine, other than a coin operated washing machine, in the unit.	\$2	\$2	\$2	\$2
6.	A clothes dryer, other than a coin-operated clothes dryer in the unit.	\$2	\$2	\$2	\$2

**See Also:**

O. Reg. 316/19, Sec. 9, Tables 4 - 8

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## Appendix 3: Heating Allowances

### Electricity

Item	Type of Unit	Central
1.	Apartment - Bachelor or one bedroom	\$45
2.	Apartment - Two bedrooms	\$47
3.	Apartment - Three or more bedrooms	\$57
4.	Row house	\$60
5.	Semi-detached house	\$80
6.	Single detached house	\$121

### Gas

Item	Type of Unit	Central
1.	Apartment - Bachelor or one bedroom	\$31
2.	Apartment - Two bedrooms	\$32
3.	Apartment - Three or more bedrooms	\$35
4.	Row house	\$37
5.	Semi-detached house	\$49
6.	Single detached house	\$74

**See Also:**

O. Reg. 316/19, Sec. 9, Table 4-8

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## Appendix 4: Pro-Rated Rent/Housing Charge Table

	Use These Factors in Months With					Use These Factors in Months With			
Move-Out day	28 Days	29 Days	30 Days	31 Days	Move-In Day	28 Days	29 Days	30 Days	31 Days
1st	0.03571	0.03448	0.03333	0.03226	31st	N/A	N/A	N/A	0.03226
2nd	0.07143	0.06897	0.06667	0.06452	30th	N/A	N/A	0.03333	0.06452
3rd	0.10714	0.10345	0.10000	0.09677	29th	N/A	0.03448	0.06667	0.09677
4th	0.14286	0.13794	0.13333	0.12903	28th	0.03571	0.06897	0.10000	0.12903
5th	0.17857	0.17242	0.16667	0.16129	27th	0.07143	0.10345	0.13333	0.16129
6th	0.21428	0.20690	0.20000	0.19355	26th	0.10714	0.13794	0.16667	0.19355
7th	0.25000	0.24138	0.23333	0.22581	25th	0.14286	0.17242	0.20000	0.22581
8th	0.28571	0.27586	0.26667	0.25806	24th	0.17857	0.20690	0.23333	0.25806
9th	0.32143	0.31035	0.30000	0.29032	23rd	0.21428	0.24138	0.26667	0.29032

10th	0.35714	0.34483	0.33333	0.32258	22nd	0.25000	0.27586	0.30000	0.32258
11th	0.39285	0.37932	0.36667	0.35484	21st	0.28571	0.31035	0.33333	0.35484
12th	0.42857	0.41378	0.40000	0.38710	20th	0.32143	0.34483	0.36667	0.38710
13th	0.46428	0.44827	0.43333	0.41935	19th	0.35714	0.37932	0.40000	0.41935
14th	0.50000	0.48276	0.46667	0.45161	18th	0.39285	0.41378	0.43333	0.45161
15 <sup>th</sup>	0.53572	0.51724	0.50000	0.48387	17th	0.42857	0.44827	0.46667	0.48387
16th	0.57143	0.55173	0.53333	0.51613	16th	0.46428	0.48276	0.50000	0.51613
17th	0.60715	0.58622	0.56667	0.54839	15th	0.50000	0.51724	0.53333	0.54839
18th	0.64286	0.62068	0.60000	0.58065	14th	0.53572	0.55173	0.56667	0.58065
19th	0.67857	0.65517	0.63333	0.61290	13th	0.57143	0.58622	0.60000	0.61290
20th	0.71429	0.68965	0.66667	0.64516	12th	0.60715	0.62068	0.63333	0.64516
21st	0.75000	0.72414	0.70000	0.67742	11th	0.64286	0.65517	0.66667	0.67742
22nd	0.78572	0.75862	0.73333	0.70968	10th	0.67857	0.68965	0.70000	0.70968
23rd	0.82143	0.79310	0.76667	0.74194	9th	0.71429	0.72414	0.73333	0.74194

24th	0.85714	0.82758	0.80000	0.77419	8th	0.7500 0	0.75862	0.76667	0.77419
25th	0.89286	0.86206	0.83333	0.80645	7th	0.7857 2	0.79310	0.80000	0.80645
26th	0.92857	0.89655	0.86667	0.83871	6th	0.8214 3	0.82758	0.83333	0.83871
27th	0.96429	0.93103	0.90000	0.87097	5th	0.8571 4	0.86206	0.86667	0.87097
28th	$\rho$	0.96552	0.93333	0.90323	4th	0.8928 6	0.89655	0.90000	0.90323
29th	N/A	$\rho$	0.96667	0.93548	3rd	0.9285 7	0.93103	0.93333	0.93548
30th	N/A	N/A	$\rho$	0.96774	2nd	0.9642 9	0.96552	0.96667	0.96774
31st	N/A	NA	N/A	$\rho$	1st	$\rho$	$\rho$	$\rho$	$\rho$
$\rho$ Full Rate									

**See Also:**

O. Reg. 316/19, Sec. 2 (9)

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# Appendix 5: Forms

In consultation with local housing providers, the Region of Waterloo has developed the following standardized forms and letters available for use by all housing providers for the purpose of RGI Administration.

## Letters

### Annual Update

- Letter A Annual Review Income Verification
- Letter B Annual Review Income Verification
- Letter C Annual Review Final Request
- Letter D Annual Review Remove Subsidy

### Over Housed

- Refused Offer - Removal Subsidy
- Refusal of Offer of Transfer Overhoused
- Overhoused Reminder
- Overhoused Notice of Decision letter templates
- Overhoused Removal of subsidy failure to apply to CHA

### Add to Household

- Addition to Household Denied
- Addition to Household Approved
- RGI Ineligible Notice

### Additional Bedroom

- HP Additional Bedroom Denied

### Market to RGI

- Market to RGI Approved
- Market to RGI Denied Notice

### Template Letters

- Refusal to offer a unit
- Chargeback Letter to Tenant Member Template
- Market to RGI/Addition to Household denial letter
- Addition of 10% to RGI Rent to pay Arrears
- Voluntary Withdrawal of Subsidy

### Unauthorized Guest

- Household Unauthorized Person Step 1
- Household Unauthorized Person Step 2
- Housing Provider Visitor and Guest Policy

## Forms

- Arrears Data Base Reporting Form
- Declaration of Sponsorship
- Employment Verification Form
- HP Eligibility Screening Tool
- HP Form Applicant Activity Reporting Form
- Medical Form
- Request for Review of Housing Provider Decision
- Tenant Arrears Report
- Declaration of No income
- Request for Extended Absence from Unit
- Income and Asset Review Form
- Provider Confirmation Form Overhoused
- Overhoused site selection Families with dependents
- Application for Community Housing
- HP Document Checklist
- HP Form Request for Addition to RGI Household
- HP Form Request for Additional Bedroom
- HP form Application for Market to RGI
- Arrears Repayment Agreement

All RGI related forms are available on the Housing Provider Portal at <https://hssp.regionofwaterloo.ca> or upon request from your Housing Programs Advisor.

### See Also:

RGI Administration Guide Sections 3, 4, 5, 6

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## Appendix 6: Definitions

**BAMR** – Below Average Market Rent (BAMR). Properties built under the Affordable Housing Funding programs, have a certain number of units that offer rent 20% to 30% below the average market rent. These units are filled through the Community Housing Waiting List.

**Benefit Unit** – a household or part of a household that receives a single Ontario Works (OW) or Ontario Disability Support Program (ODSP) payment.

**CA Guide** – Coordinated Access Administrative Guide

**CHA** – Community Housing Access

**CMHC** – Canada Mortgage and Housing Corporation

**Common Law Partner** – **common-law partner** refers to a person who is living in a conjugal relationship with another person (opposite or same sex), and has done so continuously for a period of at least one year.

**Co-op** – Co-operative Housing Provider. A housing provider governed under the Cooperative Corporations Act.

**CPP** – Canada Pension Plan. This is an earnings-related benefit for individuals 60 or over

**CPP-D** – Canada Pension Plan Disability. This is an earnings-related benefit for individuals who can no longer work due to a permanent disability.

**CRA** – Canada Revenue Agency

**CSHP** – Community Sponsored Housing Program. Generic name of pre-1979 housing programs including Sec. 26 and Sec. 27 housing of the National Housing Act that offers rent supplement to a provider.

**CTB** – Child Tax Benefit

**Date of Notice** – The date that the notice was issued. Usually appears at the top of any written notice to the household.

**DOB** – Date of Birth

**Effective Date** – The date in which a decision becomes enforceable.

**Family Unit** – An individual, the individual's spouse, and all the children of both or either who are living with them.

- A single parent with a dependent child is one family unit
- A parent with a dependent adult child is one family unit

- An adult child who lived independently and then returned to live with his/her parents would be two family units

**GAINS** – Guaranteed Annual Incomes System. If someone 65 and older has OAS and GIS that is below a certain amount, GAINS tops up the amount to a minimum income level as set every quarter by the Ministry of Finance.

**GIS** – Guaranteed Income Supplement. A monthly income which is part of the OAS that individuals 65 and older receive. The amount of this supplement will vary depending on any other income that the person may receive such as private pensions.

**Gross Non-Benefit Income** – The amount of money that a household may earn and still receive OW or ODSP. The gross non-benefit income amount is used to determine if OW/ODSP will be excluded and other sources of income used in the calculation and can determine if a household needs to pursue these sources of income. See Appendix 1

**HP** – Housing Provider. A nonprofit or co-op housing corporation that provides rent assisted housing.

**HRDC** – Human Resources Development Canada or Service Canada. Agency that provides Employment Insurance Benefits, Pension Statements for seniors.

**HSA** – Housing Services Act, 2011

**HPSA** – Housing Provider Service Agreement. Agreement that delegates the Service Managers role to select and place tenants and make RGI determination decisions to the Housing Providers.

**Legal Rent Receipt** – As per section 109 of the RTA a landlord must provide, upon request and free of charge, a rent receipt confirming payment of rent or arrears of rent. The rent receipt must include the following information:

- a) The address of the rental unit to which the receipt applies;
- (b) The name of the tenants to whom the receipt applies;
- (c) The amount and date for each payment received for any rent, rent deposit, arrears of rent, or any other amount paid to the landlord and shall specify what the payment was for;
- (d) The name of the landlord of the rental unit; and
- (e) The signature of the landlord or the landlord's authorized agent.

**LTB** – Landlord and Tenant Board

**Non-Profit** – A housing provider governed under the Canada Corporations Act.

**OAS** – Old Age Security. A monthly income received by those 65 and older

**OCHAP** – Ontario Community Housing Assistance Program. Rent supplement program that provides rent-g geared-to-income assistance to allow private nonprofit landlords under Sec. 95 to

house low-income tenants over the number subsidized by the federal program alone.

**ODSP** – Ontario Disability Support Program

**OSAP** – Ontario Student Assistance program. This is a loan issued by the Ministry of Training, Colleges and Universities to qualified students to assist with tuition, books and living expenses.

**OW** – Ontario Works

**Pay Date** – The date on which pay is received or deposited by the employer to the employee

**Pay Period End Date (PPE)** – The date for which the income was earned

**Prescribed Housing Provider** – Providers as described in O. Reg. 368/11, Schedule 34 of the HSA

**Proof of Income Statement** – sometimes referred to as Option C. This is a statement issued by Canada Revenue Agency to provide more detail that found on a Notice of Assessment.

**Rent Supplement** - An amount of subsidy paid to landlords to bridge the gap between a full market rent and a tenant's rent-geared-to-income rent.

**RGI** – Rent-Geared-to-Income or rent subsidy.

**ROE** – Record of Employment

**ROW** – Region of Waterloo

**RTA** - Residential Tenancies Act, 2006. Legislation that governs all aspects of tenancies for non-profits and certain eviction processes for Co-operative housing.

**SHRA** – Social Housing Reform Act, 2001

**Service Manager (SM)** – Region of Waterloo

**Social Housing Arrears** – Money owed to a community housing provider for rent or damages. Amounts owed are to be reported and recorded in both the local and provincial arrears database.

**Sponsor** – an individual who is responsible for providing financial support for newcomers to Canada that cover all their food, shelter and other expenses for a specific period of time.

**Spouse** –

- An individual, who together with the member, has declared that the individual and the member are spouses OR
- an individual who is residing in the same dwelling/place as the member, if the social and familial aspects of the relationship between the individual and the member amount to cohabitation and the individual is providing financial support to the member, the member is providing financial support to the individual OR

- the individual and member have a mutual agreement or arrangement regarding their financial affairs.
- For the purposes of the definition of spouse, sexual factors shall not be investigated or considered in determining whether or not an individual is a spouse.

**T slips** – Income verification slips issued for Income tax purposes to verify income received. T4, T5007, T4RSP, T4RDSP, etc.

**Utility Allowance** – An allowance subtracted from a calculated RGI rent/housing charge if a tenant has to pay for some or all utility costs associated with the unit in which they reside other than hydro (lights) and cooking power.

**Utility Charge** – A charge applied to a calculated RGI rent/housing charge if a tenant does not have to pay any utility costs as they relate to their unit including hydro (lights) and cooking power.

**Underhoused** – A household that has fewer bedrooms than the household would be eligible for under the provincial occupancy standards. This is not a priority status for the purpose of internal or external wait lists.

**WRH** – Waterloo Region Housing. Housing owned by the Region of Waterloo.

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