

## CHAPTER 1: DEFINITIONS

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The RGI Administration Manual contains many terms used in the *Housing Services Act* as well as terms generally used in RGI administration. This chapter includes definitions of these terms. When one of these terms first appears in the RGI Administration Manual, the term is printed in italic font.

### *affidavit*

A written statement sworn before a notary public or another person who has the authority to witness an oath.

### *Affordable Housing Provider*

A housing provider with buildings constructed with capital funding from either

- the Canada-Ontario Affordable Housing Program or the Investment in Affordable Housing Program (Ontario). There is no operating funding under these programs. Maximum rents must average no more than 80% of the city-wide average market rent as determined by the annual Canada Mortgage and Housing Corporation (CMHC) survey, or
- the Supporting Communities Partnership Initiative or the Homelessness Partnering Strategy, both of the Government of Canada. There is no operating funding under these programs.

These projects may have rent geared-to-income units if the affordable housing provider has signed a *rent supplement agreement* with the City of Toronto.

### *alternative housing provider*

A housing provider with a *mandate* to provide housing to households that are homeless or hard to house.

### *arrears*

Money owed as rent or as a result of damage caused by a member of the household.

### *benefit unit*

Benefit unit refers to a single person, couple or family that receives a monthly payment from Ontario Works (OW) or Ontario Disability Support Program (ODSP).

### *business day*

A day from Monday to Friday, other than a statutory holiday.

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### *capital gains*

Profits from the sale of personal assets such as real estate, stocks, or investments.

### *child*

Under the HSA, an individual's child is any child living in the unit **except** a foster child:

- a child of the individual
- a child that the individual has legally adopted
- a child that the individual treats as their child.

Under Local Occupancy Standards, a child is less than 18 years of age. Once a person is 18, they are considered an adult.

### *child of the household*

[Reg. 367, s.42.(1)2]

A child of any member of the household.

- This household member has always lived at home except for short periods while in full-time attendance at a recognized educational institution
- has never had a spouse, and
- is not the parent of a child living in the household

There are two applications of "child of the household": one in occupancy standards and one in RGI calculation.

### *divest*

Sell a property, transfer an interest in a property, or terminate the lease for a property.

### *Family Responsibility Office*

The Family Responsibility Office is a part of the Ontario Ministry of Community and Social Services. They receive every support order made by a court in Ontario and have the legal authority to collect *support payments*.

### *family unit*

A family unit is

- a person

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- a person and their spouse
- a person, their spouse, and, if either person has children, any children that live with them.

Under the HSA, individuals who receive assistance from Ontario Works or Ontario Disability Support Program are not considered a part of a family unit.

### *household*

Household refers to the people who live permanently in a housing unit. Household can refer to one person who lives alone or to a group of people who live together in the unit.

### *Housing Connections*

The City of Toronto has contracted responsibility for managing the centralized waiting list to Housing Connections. Housing Connections maintains waiting lists for rent-geared-to-income units in social housing.

### *housing provider*

In general, an organization that provides social housing. In this Guide, Toronto Community Housing as well as community non-profit housing or co-operative housing.

### *Housing Services Act, 2011 (HSA)*

Provincial legislation under which the City of Toronto administers its social housing portfolio and sets Local Rules as permitted under the Act.

### *imputed rate of return*

The imputed rate of return is an estimate of the financial benefit an individual receives from assets that do not produce regular income or interest, but do increase in value. The imputed rate of return is the interest rate for the first year of the November 1<sup>st</sup> issue of Canada Savings Bonds, rounded **down** to the nearest whole per cent.

### *income producing asset*

An investment that produces a predictable income, such as interest from a Guaranteed Investment Certificate or a bond.

### *live independently*

A person can live independently if they can do the essential activities of day-to-day living (such as dressing, eating, bathing) for themselves or if support services are in place to help them with these tasks.

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### *local rules*

The rules which the HSA allows a service manager to establish, for example, the length of time an RGI household can be absent from their unit. Housing providers must follow the local rules that their service managers set.

### *mandate*

The Province of Ontario approved mandates for some housing providers. These housing providers must house, in accordance with the mandate, one or more of the following applicant groups:

- seniors
- homeless or hard to house people (alternative housing)
- aboriginal people.

Toronto has also recognized special mandates to house

- artists in live/work spaces and performing artists
- applicants from specific ethno-cultural or religious groups

The City may also recognize other special mandates. See [Chapter 8](#) for more information about mandates.

### *market rent*

The rent paid by a household that is not receiving RGI assistance.

### *modified units*

Units with special features to meet the needs of people with physical disabilities.

### *non-income-producing assets*

Assets that do not produce regular income or interest but do increase in value, for example, assets such as financial investments (excludes RRSPs and RESPs).

### *overhoused*

An RGI household is *overhoused* if the unit has more bedrooms than the City of Toronto's Local Occupancy Standards allow.

### *permanent resident*

A person who is legally residing permanently in Canada but is not a citizen.

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### *personal information*

Personal information is defined as recorded information that identifies an individual and gives information such as

- their race, national or ethnic origin, colour, religion, age, sex, sexual orientation or marital or family status
- their education, medical, criminal, or employment history
- their financial transactions
- any identifying number or symbol assigned to them
- their address, telephone number, fingerprints, or blood type
- confidential correspondence sent by the individual to an institution and any response to such correspondence
- the views or opinions of another individual about them.

This applies to any record of information however recorded whether in print, on film, or by electronic means.

### *preferences*

The location choices made by a household on the centralized waiting list

### *recognized educational institution*

A recognized educational institution is

- a school, as defined in the *Education Act*
- a university
- a college of applied arts and technology, established under *Ontario Colleges of Applied Arts and Technology Act, 2002*.
- a private career college, as defined in the *Private Career Colleges Act, 2005*.
- 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

All educational institutions other than post-secondary institutions (universities, colleges and private career colleges) must be located in Ontario.

### *record*

A record is

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- any document or written material created by a housing provider
- any document or written material related to the operation of a housing project that is given to a housing provider.

### *refugee claimant*

A refugee claimant is someone who has made a claim to the Government of Canada to be accepted as a Convention refugee.

### *Regulation*

The government issues regulations to set out the details of legislation. The *Housing Services Act* has several regulations. Regulation 367/11 and Regulation 298//01 deal with rent-geared-to-income administration. Regulation 367/11 deals with the operation of housing projects.

### *removal order*

Immigration order that requires a person to leave Canada.

### *rent*

In non-profits, rent is defined in the *Residential Tenancies Act*.

For co-ops, rent means housing charges as defined under the *Co-op Corporations Act* except for fees for sector support or membership.

### *rent-geared-to-income assistance (RGI)*

Financial assistance given to a housing provider so that a qualified household can pay rent based on their income.

### *residential property*

A property or part of a property that can be lived in year round.

### *Review*

(HSA, s.155-159 and Regulation 298, s.52-53)

Members of a household have the right to request a review of certain housing provider decisions.

### *RGI Administrator*

A person administering the RGI assistance program on behalf of:

- a former provincial housing provider (*Housing Services Act*, Section 78)

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- Toronto Community Housing (TCH)
- An Affordable Housing provider who has signed a rent supplement agreement with the City
- A housing provider subject to s.26/27/95 of the *National Housing Act* who has signed a rent supplement agreement with the City, and
- Housing Connections, when they administer private landlord rent supplement programs.

### *RGI Service Agreement*

Section 17 of the HSA allows service managers to delegate some of their duties under the *Act* to other agencies. Toronto has signed RGI Service Agreements with most of its social housing providers. Under these agreements, housing providers administer the rent geared- to- income assistance program.

### *service manager*

The HSA designates service managers to administer and fund the social housing program. A service manager may be a municipality, agency, commission, or board (such as a district social services administration board). The City of Toronto is a service manager.

### *Social Housing Reform Act 2000, (SHRA)*

The *Social Housing Reform Act* was the legislative authority for the municipal funding and administration of social housing programs from 2001 to 2011. On January 1, 2012, the *Housing Services Act* replaced the *Social Housing Reform Act*.

### *special needs housing*

Housing with special features to make it accessible to a person with physical disabilities (see *modified unit* above) and/ or housing that includes provincially-funded *support services* to help a person *live independently*.

### *special priority*

Reg. 367, s.54 Special priority category - eligibility

A household may apply for special priority if a member of the household is being abused by someone they live with or have recently lived with, or by a person who has sponsored the member as an immigrant. Special priority households go to the top of Housing Connections' waiting list. An RGI household on the special needs waiting list or the internal transfer list can also apply for special priority.

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### *spouses*

If two individuals refer to themselves as “spouses”, consider them as “spouses” for RGI issues.

The definition in Regulation 367 includes two individuals who live in the same unit if

- the social and familial aspects of the relationship amount to cohabitation, and
- one individual provides financial support to the other , or
- the individuals have a mutual agreement or arrangement regarding their financial affairs.

### *statutory declaration*

A statutory declaration is a signed, written statement that has been witnessed by a person authorized by the court.

### *support payment*

A payment required by

- a court order for support based on the federal Divorce Act or the Ontario Family Law Act, or
- a legal domestic contract such as a separation agreement, a paternity agreement, a marriage contract, or a co-habitation agreement.

### *support services*

Services for people who need special help to *live independently* in the community.

### *targeting plan*

Before the provincial government transferred social housing to the municipalities, it sent each housing provider a targeting plan. The targeting plan sets out the minimum number of units of

- rent-geared-to-income households and market households
- high need households Note: this category is no longer used
- special needs households, if any.

### *transferred assets*

An asset that a person has sold, leased or given to someone who is not a member of the household.



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### *two person family*

A two person family consists of either two spouses or a parent and child.

### *vacancy management system*

The internet based IT system that housing providers use to track contacts with applicants and make RGI housing offers.