

Affordable Rental Housing Administration Manual

For Affordable Rental Housing Projects under administration by
the City of Toronto's Housing Secretariat

This manual replaces the Eligibility and Income Verification Guide 2020



Table of Contents

Affordable Rental Housing Administration Manual	1
Table of Contents	2
1. Introduction	4
2. What is Affordable Rental Housing?	4
3. Purpose of the Manual	4
3.1 Application and Scope	5
4. Roles and Responsibilities	5
4.1 Role of the City of Toronto	5
4.2 Role of Housing Providers	6
5. Basic Eligibility Criteria	6
6. Supplementary Housing Benefits	7
7. Access Plan Development	7
8. Marketing and Tenant Selection	8
8.1 Marketing	8
8.2 Advertisement for New Affordable Rental Housing Units	9
8.3 Household Expression of Interest	9
8.4 Tenant Selection: Random Draw Process	10
8.5 New Tenancies upon Turnover	11
8.6 New Central Access System Development for Affordable Rental Housing	12
9. Eligibility and Income Verification	12
9.1 Determining Household Income	13
9.2 Mandate	13
9.3 Modified/Fully Barrier Free Units	14
9.4 Housing with Support Services	14
9.5 Additional Landlord Screening Practices	15
9.6 Refusal to Offer a Unit to an Applicant and Appeal Process	16
10. Information Management	16
10.1 Collecting and Keeping Information	16
10.2 Protecting Personal Information	17
11. Renting Units	17
11.1 Occupancy Cost Increases and Occupancy Standards	17

11.2 Utility Allowances.....	18
11.3 Lease Obligations.....	19
12. Reporting Requirements.....	19
12.1 Initial Occupancy Report (IOR).....	19
12.2 Annual Occupancy Report (AOR).....	20
12.3 Financial Viability Reporting	20
12.4 Reviews.....	21
13. Training	21
14. Contact Information	22
15. Related Links.....	22
16. Attachments	22
17. Glossary	23
Attachment 1: Eligibility and Household Income Review Form Template.....	27
Attachment 2: Access Plan Template – Sample.....	35
Attachment 3: Random Draw Process	43
Attachment 4: Referral Agreement Guideline	44

1. Introduction

Affordable rental housing is important to the social and economic wellbeing of individuals and communities. The City of Toronto ("the City") is committed to protecting and increasing the supply of affordable rental housing units. The [HousingTO 2020-2030 Action Plan](#) outlines this commitment through measurable targets to be achieved through the development of housing partnerships with the private sector and non-profit housing providers.

Private and non-profit organizations operating affordable rental housing projects are valued partners to the City, as they play a key role in the development of vibrant mixed-income neighbourhoods in Toronto and the overall economic health of the City.

2. What is Affordable Rental Housing?

Through the City's [Official Plan](#) and the [Municipal Housing Facility By-law](#), the City defines affordable rental housing units as housing where the total monthly shelter cost (gross monthly rent, including heat, hydro and hot water, excluding parking and internet/cable charges) is at or below [Toronto's average market rent \(AMR\)](#) by unit type, as reported each year by the Canada Mortgage and Housing Corporation (CMHC).

Affordable rental housing in the City of Toronto has been and is developed under a variety of federal, provincial, and municipal programs. Housing projects may include a mix of AMR rates and includes the layering on of a range of housing income benefits for eligible applicants to achieve deeper levels of affordability or supports to ensure tenants can remain successfully housed independently (often delivered in partnership with a support agency). In addition, some projects have specific mandates that support identified priority groups or equity deserving groups as identified by the Council or project funding requirements.

3. Purpose of the Manual

This manual describes the requirements for the administration of affordable rental housing and is intended to be a guiding resource for the landlords, housing providers and property managers. Standardized processes are key to ensuring fair and transparent access to affordable units, with consistent and correct affordability levels throughout the duration of a project's agreement term or affordability period.

This manual covers the following administrative requirements:

- Understanding the roles and responsibilities to administer affordable rental housing projects
- Marketing available units
- Verifying household income and eligibility
- Selecting tenants
- Fulfilling leasing and reporting requirements

3.1 Application and Scope

This manual applies to affordable rental housing projects operating within programs and/or agreements with the City of Toronto and currently under the administration of the Housing Secretariat, including but not limited to projects developed through:

- Affordable Rental Housing Program
- Investment in Affordable Housing Program
- Open Door Program
- Multi-Unit Residential Acquisition (MURA)
- Rental Housing Supply Program
- Housing Now Initiative

This manual provides an overview of the affordable rental housing program. There may be site-specific requirements (i.e., support service plan requirements or capital reserve contributions) for individual housing projects that are not included in this manual. For program and site-specific requirements, housing providers must refer to the project's agreement with the City (referred to in this manual as the project's "Contribution Agreement"), as well as applicable legislation and regulations.

This manual contains all details that are required for project oversight. In the event of a conflict, applicable legislation and the project's agreement will prevail over this manual.

If you come across situations not covered in this manual, please contact your assigned Housing Consultant.

A note on terminology

Within this document, the term *must* means a requirement based on applicable legislation, by-laws, or contractual agreements; the term *should* or *may* means a recommendation based on best practices and City housing priorities.

4. Roles and Responsibilities

The City and housing providers have the following key roles and responsibilities:

4.1 Role of the City of Toronto

The City is responsible for providing program oversight and support to housing providers administering affordable rental housing. The role of the City includes:

- Preparing and entering into Contribution Agreements with housing providers
- Providing oversight and support from the signing of the Contribution Agreement to the end of the affordability period
- Reviewing and approving Access Plans and entering into legal agreement(s), such as rent supplement agreements, where applicable

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

- Providing resources and tools that clearly outline program requirements to support efficient and effective administration
- Assign a Housing Consultant to every housing project to support the goals and objectives of housing providers in creating and operating affordable rental housing, and to support housing providers with emerging issues
- Monitoring to ensure housing providers have occupied affordable rental housing units with eligible tenants, in accordance with the approved Access Plan
- Oversee housing projects to ensure adherence to the terms of the Contribution Agreement throughout the affordability period

4.2 Role of Housing Providers

Housing providers are responsible for the oversight of residential buildings, including the day to day administration of affordable rental housing. The role of housing providers includes:

- Entering into a Contribution Agreement with the City, fulfilling all included conditions and delivering the program goals and objectives of the housing project
- Developing policies and processes, including an Access Plan, to ensure adherence with the Contribution Agreement terms and this manual
- Fulfilling reporting requirements within set deadlines
- Comply with all relevant and applicable legislation, including the [Residential Tenancies Act, 2006](#) and the [Ontario Human Rights Code, 1990](#), which indicates that applicants cannot be refused an apartment or treated unfairly because of one or more of the enumerated grounds

5. Basic Eligibility Criteria

To be eligible for affordable rental housing, a household must meet all of the following criteria upon occupancy:

- At least one member of the household is 16 years old or older and is able to live independently;
- Every member of the household is either:
 - A Canadian citizen
 - A permanent resident of Canada or has applied for permanent resident status, or
 - A refugee claimant or Convention refugee
- Have a household income that is not more than four times the annualized rent (monthly occupancy cost x 4 x 12 at initial occupancy)

In addition, the household must not:

- Have arrears with a social housing provider; unless the household has entered into a repayment plan with that provider and the repayment plan is in good standing

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

- Own a home suitable for year-round occupation
- Have an enforceable removal order against them

6. Supplementary Housing Benefits

Housing income benefits are non-repayable, monthly financial benefits funded by the City that are provided to eligible low and medium-income households, through separate agreements with the City, to reduce the financial burden of paying rent. There are two types of City-administered housing benefits:

1. Rent supplements - paid to the housing provider and administered either by the City or the housing provider. The benefit is attached to the unit. More information regarding the administration of rent supplements can be found in the [Rent-Geared-to-Income \(RGI\) administration manual](#).
2. Housing allowances - portable benefits and provided directly to the tenant.

The City may provide supplementary housing benefits to tenants in affordable rental housing projects, subject to availability and in concurrence with the housing provider, in order to deepen the level of affordability for some tenants. Accordingly, some Contribution Agreements require that housing providers provide a certain number of affordable units to tenants in receipt of a housing benefit.

If you would like to receive more information about opportunities to deepen levels of affordability in affordable rental housing projects and to support mixed income communities through City-administered housing benefits, contact your assigned Housing Consultant.

7. Access Plan Development

All housing providers must submit an Access Plan to the City for review and approval, as set out in all new Contribution Agreements. Access Plans identify how housing providers will market available units and select tenants through a fair and transparent selection process.

Housing providers should begin planning for occupancy one year in advance and submit an Access Plan to the City no later than six months prior to the first occupancy. Occupancy can begin upon approval of the Access Plan.

Housing providers must use the [Access Plan Template](#) issued by the City to fulfill this requirement.

The Access Plan requires the following key information:

- An overview of project features including unit types, amenities and accessibility features
- An overview of the project goals and objectives
- Number of units set aside for target population groups identified in the [HousingTO 2020-2030 Action Plan](#) (e.g. seniors, persons with disabilities)

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

- Process of allocating units and selecting tenants that complies with the [Ontario Human Rights Code](#)
- Plans to ensure staff can apply the eligibility and income verification requirements to select tenants that meet the basic eligibility criteria
- Any reason(s), other than the basic eligibility criteria, that a household may be deemed ineligible
- The application process and marketing plans, including modified or fully barrier-free units
- The process for applicants to appeal a decision who are not offered a unit
- The number of units being provided a supplementary housing benefit
- Description of on-site service supports and referral partnerships, if applicable. Housing providers considering entering into a referral agreement(s) with an agency/organization are encouraged to review the Referral Agreement Guideline in Attachment 4.
- Internal transfer policy

Some affordable rental housing projects have units that are set aside for a particular population group, including units in buildings with an approved mandate; dedicated housing with support services; and modified units for persons with physical disabilities. If a housing provider has any of these units, this will involve different eligibility verification and selection processes and must be incorporated into the Access Plan.

8. Marketing and Tenant Selection

(Excluding units with housing benefits and housing with supports)

8.1 Marketing

Inclusive marketing is essential to ensuring that the application process for available units in newly constructed affordable rental housing projects, is fair, transparent and provides an equal opportunity for all interested and eligible members of the public.

Some members of the public may face barriers accessing information about available units for a variety of reasons, including not having access to internet, language barriers and disability-related barriers. Therefore, affordable rental opportunities must be shared through a variety of mediums and communication methods.

For all available units, the City will, at a minimum:

- Distribute the details of the housing project, including rent levels and eligibility requirements and the application process to all Housing Help Centres. Housing Help Centres are non-profit agencies that support people looking for affordable rental housing options in the City. A list of Housing Help Centres can be found on the City of Toronto's website ([Housing Help Centre website](#));
- Post the affordable rental opportunity information on City administered social media pages; and

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

- Post on the New Affordable Housing Developments [website](#).

Housing providers should advise people who have inquired about renting a unit before applications open and direct people to monitor the [New Affordable Housing Development website](#) for information on how to apply for a unit 4 to 6 months in advance of the expected occupancy.

Housing providers are also encouraged to share opportunities by:

- Informing their local City Councillor of available units
- Informing local community groups, organizations, employers and housing providers, particularly those who serve people who may face barriers accessing rental opportunities shared through the mediums listed above (e.g. seniors, persons with disabilities, people who speak English as a second language)
- Posting advertisements in local and culturally diverse media

8.2 Advertisement for New Affordable Rental Housing Units

Advertisements for new units are required to be provided in accessible formats in accordance with the [Accessibility for Ontarians with Disabilities Act, 2005](#). Additionally, advertisements should provide sufficient information to help manage the expectations of applicants, including the following:

- Overall goal of the housing project
- Building descriptions including location and amenities
- Monthly occupancy cost
- Applicable utilities included
- Eligibility criteria and documentation required
- Occupancy standards
- Tenant selection process
- Description of available units (sizes, accessibility considerations, etc.)
- Building accessibility
- Housing benefits available (if applicable, and how to apply)
- Notice that occupancy dates may change
- Expression of interest timelines and closing deadlines

Advertisements should be released at least 60 days before the expression of interest deadline (see [Section 8.3](#)) to enable sufficient time for dissemination.

8.3 Household Expression of Interest

An expression of interest is when a household responds to an advertisement indicating their interest in entering into a random draw for an affordable rental unit. Housing providers must

ensure that the period in which expressions of interest for an affordable unit can be submitted for consideration in a random draw is no less than 60 calendar days. Only one expression of interest per household is permitted. The expression of interest gathers self-declared household information needed for the random draw. After the random draw, the highest ranking household will be asked to submit a full application, which may include the Eligibility and Household Income Review Form and other supporting documents.

The expression of interest process must include:

- Clear and accessible instructions on how to express interest
- The submission deadline
- A format that allows for streamlined information collection to reduce applicant errors and uses drop-down options where possible, for information such as date of birth, unit size preference, household composition, and annual household income
- An overview of the eligibility criteria and the selection process, as communicated during the marketing stage
- A list of documentation that applicants will need to provide if they are selected in the random draw process (e.g. proof of household income such as Canada Revenue Agency's Notice of Assessment, proof of status in Canada)
- A description of the verification process to confirm household eligibility, if the random draw includes units with an assigned mandate (see [Section 9.2](#)) or modified/fully barrier free units (see [Section 9.3](#))

If applicable, notice of alternative methods of accessing available units in a project that are available through an approved process (e.g. mandate, units with supports, housing benefits) should be communicated to applicants.

Expression of interests should allow sufficient time to complete the random draw and full application process while, where possible, provide applicants the opportunity to comply with the requirements to provide notice to terminate their tenancy under the [Residential Tenancies Act, 2006](#) to their current landlords.

8.4 Tenant Selection: Random Draw Process

Households must be selected using the following random draw process for all affordable rental housing units, unless other referral pathways are approved for housing with supports, housing benefits or mandates.

Housing providers must complete the following steps as part of the random draw process:

1. Compile a list of all households who have expressed interest, excluding duplicates and multiple expression of interests from the same household. Only one expression of interest per household is permitted.
2. Communicate and confirm receipt of submission to all households that have expressed interest in writing.
3. Generate a file and randomize the list of applicants.

4. Contact the highest ranking household from the randomization and notify them of:
 - The rental application process
 - Required documentation to verify eligibility
 - A reasonable deadline for submission of the rental application and required documentation
 - Notice that they may be removed from the list if they do not meet and/or complete all requirements by the provided deadline.
5. Conduct the eligibility and income review process outlined in [Section 9](#) for each applicant.
 If the household does not complete the application requirements or does not meet the eligibility requirements within the provided deadline, housing providers must notify the applicant that their application has been denied and move on to the next household on the list.

 Proceed through the list according to the randomized ranking and eligible unit type, until all units are allocated.
6. Keep a record of all unit offers and track the approval process of the randomized list. The record must include reasons why the household was not successful. Reasons can include, but not limited to:
 - Lack of response/communication from the household
 - An incomplete application was submitted
 - The household did not pass the landlord screening process
 - The household did not meet the basic program eligibility
 - The household refused the unit after a viewing
7. Notify households that were not initially chosen as part of the random draw process in writing. Household information must be retained and units will be offered to the remaining highest ranking household upon turnover.
8. Units that become vacant after the initial occupancy (i.e. at unit turnover), must use the ranking in the randomized list for two years since the expression of interest closing date until the randomized list is exhausted or once the Centralized Affordable Rental Housing Access System is implemented.

See [Attachment 3](#) for additional details on how to conduct a random draw process.

Project delays of 60 days or more that may cause the occupancy date to change must be communicated with the top ranked households to re-confirm interest in the unit.

8.5 New Tenancies upon Turnover

Existing projects that were occupied prior to the City's endorsed use of a random draw process should make efforts to broadly communicate the opportunity of renting affordable housing units upon their turnover. If a waiting list for projects is maintained, the status of the list (i.e. closed or open) should be communicated to prospective and eligible applicants.

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

For those projects that utilized a random draw process for initially filling units, a waiting list can be established, with eligible applicants. Applicants should be added to the end of the original random draw list. Only once the established time of the initial list has expired or all of the original applicants has been exhausted, may the waiting list be utilized. It is at the discretion of the housing provider on how long they would like the waiting list to remain open. The decision to close the waitlist should consider provider operational capacity and the size of the waiting list relative to the number of affordable units in the project.

If you anticipate needing to use the waiting list prior to the expiry of the initial list, contact your assigned Housing Consultant.

Any issues related to approved alternative pathways of filling of units, such as through referral agreements or partnerships as outlined in your Access Plan, must be approved by the City prior to making changes.

Toronto Community Housing Corporation's affordable units are filled using a modified process. For information on the status and method on how the Toronto Community Housing Corporation's affordable rental housing units are filled please visit their [website](#).

Note: The process described above is in effect until such time that the City implements the Centralized Affordable Rental Housing Access System.

8.6 New Central Access System Development for Affordable Rental Housing

The City is in the process of developing a Centralized Affordable Rental Housing Access System for the City's Affordable Rental Housing Program, as directed by the [HousingTO 2020-2030 Action Plan](#), to modernize and simplify access to affordable rental housing by developing and implementing a transparent access system for new affordable rental and supportive housing opportunities and housing benefits, which strategically aligns new housing opportunities with population specific needs and targets.

9. Eligibility and Income Verification

The key aim of the City's affordable rental housing program is to ensure that affordable units are allocated for the benefit of eligible low and medium income households.

Housing providers must determine the eligibility of each applicant selected through the random draw process or approved alternative referral pathway, before a lease is entered into, and eligibility must also be reviewed for tenants under the following conditions:

- The household is requesting a transfer to another affordable rental housing unit (where transfers are permitted).

- The household is applying for rent with a different level of affordability (e.g. 60% AMR, 80% AMR, 100% AMR), an option which must be approved through the housing provider's Access Plan.

9.1 Determining Household Income

Housing providers must verify the income of applicants at initial occupancy to ensure that their household income is below the initial income limit, which is four times the annualized rent (monthly occupancy cost x 12 x 4). To do this, each household must complete and sign an *Eligibility and Household Income Review Form* ([Attachment 1](#)).

Total household income is determined by the total of each household member's net income, and verified on Line 23600 of their Notice of Assessment on the most recent taxation year. If the Eligibility and Household Income Review Form is completed between January and June 2022, the 2020 tax assessment will be used. If the Eligibility and Household Income Review Form is completed between July and December 2022, the 2021 tax assessment will be used.

The housing provider must refuse to offer a unit to an applicant if the applicant's household income is greater than the initial income limit.

The income of a household member who is enrolled in full-time studies at a recognized educational institution, is exempt from the total income calculation, provided that proof of enrollment is provided.

A housing provider may exempt the obligation for a household member to provide a Notice of Assessment for the initial income review for:

1. Newcomers who have been in Canada less than one year;
2. Homeless households; and
3. Youth aged 16 to 17 who have not filed an income tax return for the most recent year.

If an exemption is applicable, the household should provide the documentation required as outlined in Attachment 1 - Schedule 1: Income Documentation – Exceptions to Providing Notice of Assessment.

It is recommended that the *Eligibility and Household Income Review Form* and any additional information required by the landlord be requested to streamline the process.

9.2 Mandate

A mandate is an approved plan for a housing provider to exclusively house a particular population of people, such as seniors, artists or members of a specific ethnic community.

If a housing provider has a mandate, they must post their mandate requirements on any promotional materials about the available units, and include how they will ensure tenants meet the mandate requirements in their City approved Access Plan.

Households who apply for units in a building with a mandate must include at least one person who qualifies for the mandate. Housing providers must offer these units in accordance with their Contribution Agreement and approved Access Plan.

9.3 Modified/Fully Barrier Free Units

Buildings that have modified (or fully barrier free) units have features that make them accessible to a person with a physical disability, such as wider doors, grab bars in the bathroom, and light switches and other controls in accessible locations.

To be eligible for a modified or fully barrier free unit, at least one member of the household applying must need the specific modifications of that unit. Applicants must state their

accessibility needs directly on their application and must be able to provide medical documentation supporting their requirements, if requested.

Housing providers must fill modified or fully barrier free units only with households that need the modifications and meet the eligibility requirements for such units. A housing provider's internal transfer policy should consider how existing tenants requiring a modified or fully barrier free unit are prioritized for such units. The City can facilitate partnerships with support agencies to identify potential applicants if providers do not have any qualifying applicants on their waitlist requiring such a unit.

If your project includes modified or fully barrier free units your Access Plan must include:

- Procedures for applying for modified units, including required documentation, information and forms
- Any additional eligibility requirements that will be used for selecting eligible households
- Information on the modifications made to the units

9.4 Housing with Support Services

Some units have accompanying support services to help vulnerable populations live independently and maintain their housing, for example assistance with personal care, light housekeeping, counselling services, and medication reminders. These supports may be provided directly by the housing provider or through a third party agency. In some buildings, all units in a building are dedicated to households needing supports. The type of supports offered, the referral pathway and funding source for supports must be outlined in the Access Plan.

Some housing providers may have a Referral Agreement/Head Lease with the City or another party (e.g. a community agency) that outlines how these units are to be occupied. These arrangements and partnerships must be approved through the Access Plan or Contribution Agreement (See Attachment 4: Referral Agreement Guideline). If housing providers have a Referral Agreement/Head Lease, the owner of the building must continue to ensure that the terms, conditions and affordability rates outlined in the Contribution Agreement are followed.

Some common pathways include Co-ordinated Access for homeless clients, Access Point for persons with mental health related needs and/or substance abuse, Developmental Services Ontario for persons with developmental disabilities, and Attendant Services Application Centre for individuals with physical disabilities applying for Attendant Services.

Additional requirements through separate agreements may be required should units with support services be layered with a City administered housing benefit. For further information, contact your assigned Housing Consultant.

9.5 Additional Landlord Screening Practices

In addition to the basic eligibility criteria, housing providers may determine additional eligibility criteria that demonstrates the applicant household's ability to pay the rent and will result in a successful tenancy, subject to City approval. Affordable housing projects are intended for households with low to medium income levels and housing providers should make all reasonable efforts to ensure that their screening methods do not exclude the applications of households that meet the basic eligibility criteria for affordable rental housing units.

Housing providers must include their business practices for selecting and refusing tenants in their Access Plan, including justification for all added eligibility criteria beyond those defined in [Section 5](#) of this manual.

Any additional eligibility practices established by the housing provider must comply with the [Ontario Human Rights Code, 1990, Regulation 290/98](#). The regulation sets out what business practices are acceptable and what information can be used when choosing tenants:

- Rental history, credit references and/or credit checks may be requested
- A housing provider can ask for income information, but they must also ask for and consider together any available information on rental history, credit references and credit checks (such as through Equifax Canada)
- Housing providers may also accept a “guarantor” to sign the lease
- In determining eligibility for tenancy the housing provider can also take into consideration whether the household has rental arrears with a private sector provider
- Income information can only be considered on its own when no other information above is provided by the applicant

In addition, the housing provider should **not**:

- View lack of rental or credit history negatively
- Apply a rent-to-income ratio
- Consider sex offence convictions in determining tenant selection

In assessing applicants, housing providers should consider the receipt of a housing benefit, such as a housing allowance or child tax credits, or other circumstances to improve the financial situation of an applicant.

Everyone has the right to equal treatment in housing without discrimination and harassment under the [Ontario Human Rights Code, 1990](#). Applicants cannot be refused an apartment, harassed by a housing provider or other tenants, or otherwise treated unfairly because of one or more of the following, as stated in the [Ontario Human Rights Code, 1990](#):

- race, colour or ethnic background
- religious beliefs or practices
- ancestry, including individuals of Aboriginal descent
- place of origin
- citizenship, including refugee status
- sex (including pregnancy and gender identity)
- family status
- marital status, including those with a same-sex partner
- disability
- sexual orientation
- age, including individuals who are 16 or 17 years old and no longer living with their parents
- receipt of public assistance

9.6 Refusal to Offer a Unit to an Applicant and Appeal Process

Housing providers must inform all refused applicants who have completed a full application of the decision in writing through e-mail or mail within 30 days. The written response should include the reason(s) for being declined, distinguishing between the program eligibility and the landlord screening, and information about an appeal process, as described in the housing provider's Access Plan.

10. Information Management

Housing providers collect personal information to determine if a household is eligible for affordable rental housing, and are responsible for retaining and protecting this information in adherence with the following rules.

10.1 Collecting and Keeping Information

As set out in the Contribution Agreement, housing providers must retain the following information for at least seven (7) years beyond the end of the tenancy of all tenants:

- For each household, at the end of the tenancy, housing providers must retain household files containing:
 - The initial housing provider's application form
 - The lease

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

- A completed and signed Eligibility and Household Income Review Form ([Attachment 1](#)) and a signed Consent and Declaration Form
- Documents used to verify income (e.g. the Notice of Assessment)
- Documents used to verify the status in Canada of each household member
- A written record of the decision to refuse to offer a unit to an applicant which must include:
 - The decision
 - A copy of the notice given to the household
 - The facts used to make the decision
- Financial records for each fiscal year.

10.2 Protecting Personal Information

Housing providers are responsible for the personal information they collect and must comply with all applicable privacy legislation, including only using the person's information for the stated purpose and not disclosing personal information to third parties. Personal information includes information identifiable to an individual such as address, phone number, education, employment history, criminal record, medical history and financial transactions.

When asking for personal information you must provide applicants with a written notice that explains why the information is needed. The applicant must also be informed that the information is collected for the purposes of determining the household's eligibility for the unit and will be shared with the City. This notice must be in writing and include the name, title, business address and phone number of the person that will respond to questions or complaints about the collection and retention of personal information. Personal information can only be used for the purpose stated in the written notice.

11. Renting Units

Housing providers operating affordable rental housing units must comply with the rental requirements, set in their Contribution Agreements and applicable legislation.

11.1 Occupancy Cost Increases and Occupancy Standards

Contribution Agreements outline the affordability requirements of individual housing projects during the term of the affordability period. Housing providers may adjust the monthly occupancy costs, for a housing unit, if at least twelve (12) months have elapsed since:

- the day the housing unit was rented for the first rental period following the completion of the development activities in connection with the project; or
- the day of the last rent increase for the housing unit, if there has been an increase

The annual increase must not be greater than the prevailing [Rent Increase Guideline](#) established each calendar year pursuant to the [Residential Tenancies Act, 2006](#) and cannot

exceed [CMHC's AMR for Toronto](#) for the particular year. The rent increase must be the lower of the two for any given year.

When allocating units to households, the following occupancy standards must be met:

- A minimum of one and a maximum of two persons per bedroom
- A maximum of one bedroom for spouses

11.2 Utility Allowances

In affordable rental housing units where tenants pay directly for a utility cost, they are entitled to a [utility allowance](#) deduction from their monthly occupancy cost, including tenants who pay separately or are bulk/suite-metered. The intention is to achieve the affordability described in the Contribution Agreement.

If utility services are provided by the housing provider, then the cost of utilities is included in the rent.

If utilities are separately metered and paid directly by the tenant, then the monthly occupancy cost is reduced by the utility allowance.

Where units are separately metered and paid directly by the tenant, the lease must show the gross monthly occupancy cost and indicate that a utility allowance will be applied. Tenants will then be required to pay a monthly occupancy cost net of the utility allowance. Annual rent increases must be applied to the gross monthly occupancy cost, not the net amount, and the utility allowance must then reduce the total monthly occupancy cost.

Example:

Year 1

- 1-bedroom monthly occupancy cost at move in is \$1,431
- Tenant pays only hydro for their 1-bedroom apartment, a \$34 utility allowance is applied
- Tenant pays \$1,397 to the housing provider (\$1,431 less \$34)

Year 2

- After 12 months the housing provider issues a notice of a Rent Increase Guideline of 2%
- 1-bedroom monthly occupancy cost is now \$1,459
- Utility allowance of \$34 is applied to the base rent, tenant now pays \$1,425 (\$1,459 less \$34)

Utility allowances are adjusted annually based on the related Consumer Price Indices published each year by the Ontario Ministry of Municipal Affairs and Housing. Utility allowance can be found using this [link](#).

Housing providers must include the application of the utility allowance annually, if applicable, as part of their annual rent increase notification.

11.3 Lease Obligations

A completed affordable rental housing program application, which may include the Eligibility and Household Income Review Form (see Attachment 1), with all supporting documentation and a signed lease agreement must be on file for each household.

As per the terms of the Contribution Agreement, the lease must include the following:

- No unit may be sublet or assigned by the residential tenant under any circumstances
- The tenant is aware and consents to the disclosure of their personal information to the City, including household income and household composition, and the City may verify the information it obtains
- The exemptions from Paragraphs 6, 7 and 8 of subsection 30(1), sections 51, 52, 54, 55, 56 and 95 to 99, subsection 100 (2) and sections 101, 102, 104, 111 to 115, 117, 120, 121, 122, 126 to 133, 140, 143, 149, 150, 151, 159, 165 and 167 of the Residential Tenancies Act, 2006
- The unit has been identified as an affordable or subsidized unit under the [Municipal Housing Facility By-Law](#) and is subject to a Contribution Agreement

12. Reporting Requirements

The reporting requirements for affordable rental housing units will streamline legacy reporting tools into a simple and consistent approach that ensures that:

- The affordability requirements are met
- Affordable units are allocated to eligible and appropriate households
- The stock is viable and sustainable for the long-term
- Affordable rental housing projects are well maintained and well governed

Where a housing provider is also administering rent supplements (rent-geared to income) for all or a portion of the building's units, there will be additional requirements as outlined in the [Rent Geared-to-Income Administration Manual](#).

12.1 Initial Occupancy Report (IOR)

The Initial Occupancy Report, including rent roll, must be completed and submitted to the City once the project is fully occupied. In this report, housing providers confirm that the established AMR rates are charged, that households have met the eligibility requirements, and that the provider has completed occupancy.

Where initial occupancy is completed within six months of the fiscal year end, the provider may submit an Annual Occupancy Report to the City instead of submitting the Initial Occupancy Report.

A report of the random draw list and application process must also be submitted with the Initial Occupancy Report. Details in this report should include, but not limited to:

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

- Household identification number
- Program eligibility review
- Landlord Screening Process
- Communication record with the applicant
- Offers and Refusals (including refusal reason)

12.2 Annual Occupancy Report (AOR)

The Annual Occupancy Report is used to verify that housing providers are meeting all affordability requirements outlined in their Contribution Agreement. Housing providers are required to report to the City annually to confirm the total occupancy costs by unit type, compared to CMHC's AMRs as reported on the City's [website](#), and to provide their annual rent rolls.

Rent rolls include a detailed report of individual unit occupancy and new move-ins. The City reviews rent rolls in order to verify that:

- Total occupancy costs are less than or equal to AMR;
- Rent increases were within the permitted rent increases;
- Household income for new tenancies is less than the initial income limit; and
- Housing providers with specific target populations set in their Contribution Agreements and/or Access Plans are meeting related targets.

Rent rolls also provide an opportunity for the City to assess the status of new move-ins to ensure they are in alignment with eligibility requirements as outlined in the Contribution Agreement and Access Plan.

The Annual Occupancy Report includes a declaration in which the housing provider confirms that all new occupants during that year met the eligibility requirements, including income limits and that rent increases are consistent with the lower of the Rent Increase Guideline or the CMHC AMR for Toronto.

12.3 Financial Viability Reporting

The City and housing providers share an ongoing and long-term interest in the financial stability of affordable rental housing initiatives. Financial reviews provide the City with information to help ensure positive net income while being well-positioned to address capital repair needs over the long term, either through Capital Reserve Fund contributions or other business plans. Financially viable projects also demonstrate an ability to expand operations and/or build additional affordable rental housing.

As part of the Financial Viability Reporting, all non-profit housing providers are required to provide the City with their most recent Audited Financial Statement for the reporting year.

Private housing providers must submit either an Audited Financial Statement or a Review Engagement for the most recent fiscal year, as detailed in the housing project's Contribution Agreement.

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

Capital Reserve Fund contributions, if established in the housing provider's Contribution Agreement, will be reviewed as part of the financial viability reporting.

A Building Condition Assessment and a Capital Reserve Study are recommended to be completed at a minimum of every 5 years. These studies will assist housing providers in determining Capital Reserve contributions and for planning short-term and long-term repairs.

12.4 Reviews

Conducting regular reviews of affordable rental housing projects is beneficial to both the City and housing providers as it provides the opportunity to identify and support any risks related to operational viability and governance. Additionally, it provides the opportunity to build and strengthen relationships between the City and housing providers.

The City will also periodically and confidentially review tenant files to ensure that the housing provider is in compliance with the approved Access Plan, including that eligible households are occupying the units, the appropriate depths of affordability are being maintained, and that housing benefit allocation requirements are being met, where applicable.

Submission instructions and timelines for all reporting requirements will be communicated to housing providers in advance of their respective deadlines, and will coincide with the terms in the Contribution Agreement.

13. Training

In order to be equipped to properly administer affordable rental housing projects, Housing Provider staff must receive training on the contents of this manual and any future versions. Training should include:

- Reviewing policies and procedures with your assigned Housing Consultant
- Introducing new staff to your assigned Housing Consultant
- Reviewing the City-approved Access Plan with all project staff
- Reviewing lease and application documents for consistency with the Access Plan
- Reviewing internal processes
- Completing RGI training, if applicable

For Housing Providers administering rent supplements additional training may be required and should refer to the [RGI Administration Manual](#).

14. Contact Information

Please contact the Housing Secretariat with any questions related to the content of this manual.

HSS@toronto.ca

416-392-4126

15. Related Links

[Affordable Rental Housing Design Guidelines](#), 2015

[Current City of Toronto Average Market Rents & Utility Allowances](#)

[Open Door Affordable Housing Program Guidelines](#)

[HousingTO 2020-2030 Action Plan](#)

[Rent Increase Guideline for Affordable Housing Program](#)

[Rent-Geared-to-Income Administration Manual](#)

16. Attachments

Attachment 1: Eligibility and Household Income Review Form

Attachment 2: Access Plan Template

Attachment 3: Random Draw Process

Attachment 4: Referral Agreement Guideline

17. Glossary

Access Plan

Access Plan means a policy established by the housing provider and approved by the City of Toronto's Director, Housing Stability Services, which specifies how tenants are to be selected and how information about such process is disseminated to the public.

Capital Reserve Fund(s) (CRF)

Capital Reserve Funds are funds that are set aside for use with specific projects that present a long-term capital investment, or that may be related to some sort of capital expense in the future.

Family Unit

A unit designated for a single parent or guardian or couple with at least one dependent child in the same household. A "dependent child" is a child:

- Under 22 years of age and not a spouse or common-law partner of a household member
- 22 years of age or older, have depended substantially on the financial support of the parent since before the age of 22 and be unable to support themselves financially due to a physical or mental condition

Household Income

Household income refers to the tax-based net income of all persons living in a housing unit aged 16 years old or older.

Housing Access System

City's centralized housing access system which includes the allocation and administration of Housing Benefits.

Housing Provider

A housing provider is a residential landlord and non-profit or private sector organization that provides social or affordable rental housing, administered by the City of Toronto.

Initial Income Limit

Household income (as indicated on Notice of Assessments) at move-in must be at or below four (4) times the annualized monthly occupancy costs for the housing unit.

Mandate

A mandate is a commitment on the part of a housing provider to house a particular client group. All mandates must be included in the housing project's Access Plan and comply with the Ontario Human Rights Code, 1990 (the Code). Examples of recognized mandates include:

- seniors
- survivors of domestic violence or human trafficking
- people who are experiencing homelessness
- Indigenous peoples
- artists in live/work spaces and performing artists

Modified units

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

Monthly Occupancy Costs

The monthly rent payable to the housing provider of a housing unit, and the monthly charges for hydro, heat, water, and hot water that apply to that unit. This amount includes any subsidized amount paid on behalf of the tenant.

It does not include charges for parking, cable, telephone, or any other like charges.

Monthly occupancy costs must be set in accordance with the terms of the Contribution Agreement and the [Municipal Housing Facilities By-law](#).

- All Contribution Agreements will require that monthly occupancy costs for each unit not exceed the Canada Mortgage and Housing Corporation (CMHC) AMR as published on the City's [website](#).

Personal Information

Recorded information that identifies an individual and gives information such as:

- Race, national or ethnic origin, colour, religion, age, sex, sexual orientation or marital or family status
- Education, medical, criminal, or employment history
- Financial transactions
- Any identifying number or symbol assigned to them
- 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, including in print, on film, or by electronic means.

Recognized Educational Institution is any of the following:

- A school as defined in the *Education Act* (Verify using the [school finder](#).)
- A university (Verify using the [OSAP website's](#) search tool for approved universities.)
- A college of applied arts and technology established under the *Ontario Colleges of Applied Arts and Technology Act, 2002* (Verify using the [Ministry of Colleges and Universities website](#).)
- A private career college, as defined in the *Private Career Colleges Act, 2005* (Verify using the [Private Career College Search Service](#).)
- A private school as defined in the *Education Act* (Verify using the [Ministry of Education's website](#), which applies only to Ontario schools.)
- Online and in-person high school credit courses (Verify using the [ILC website](#).)

- Home schooling for students aged 16 years or older (Verify using an annual letter of approval from the local school board.)

Full-time attendance means taking at least 60% of a full course load. For a student with a permanent disability, full-time attendance means taking 40% of a full course load. To document full-time school attendance, the student must provide the following, as applicable:

- for secondary school, **one** of the following—
 - a letter from the principal or registrar
 - a certified timetable
- for post-secondary institutions, **one** of the following—
 - a document from a funding agency that outlines the name of the educational institution and the number of courses the student is taking
 - a confirmation of enrolment prepared by an educational institution
 - a receipt from the educational institution showing the tuition fees paid

Record

A record is information created or received by a housing provider related to a housing project, including, but not limited to, information related to an applicant, current and former households of the housing project. This information may be maintained or stored in print, electronically, or by other machine-readable format.

Referral Agreement

An agreement between a housing provider and an organization to refer suitable tenants to a housing provider to fill a vacancy.

Senior Dedicated Unit(s)

To be eligible for a unit with a seniors mandate, a household must include at least one person who is 59 years of age or older.

Spouse(s)

If two individuals refer to themselves as “spouses”, consider them as “spouses” for the purposes of determining affordable rental housing eligibility. This 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.

Tax-based net income

The net income of a household member as indicated on their latest Notice of Assessment (NOA) issued under the Income Tax Act (Canada) for the most recent taxation year (Line 23600).

Unit type

The number of bedrooms in a unit (e.g. 1 bedroom, bachelor, etc.).

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

Supportive Housing

Housing that includes services for people who need support to live independently in the community (for example: personal care, assistance with medication, case management, etc.).

Survivor of Violence Housing

Housing that includes units designated for survivors of domestic violence or human trafficking. This may include a partnership with a Violence against Women (VAW) shelter or other VAW agencies.

Attachment 1: Eligibility and Household Income Review Form Template

[Print on letterhead]

Eligibility and Household Income Review

This is your income review package. You must fill it out and return it to **[who and where]** by **[date]**. Here is what to do:

1. Have one person fill out this form for all members of your household.
2. Ensure **Status in Canada** documents (see Schedule 2) are attached for all household members.
3. All members of the household 16 years of age or older **must**:
 - a. Report their income by submitting the most recent Canada Revenue Agency Notice of Assessment (annual tax return);
 - b. Sign the *Consent and Declaration* Form on the final page of this document.
4. If applicable, attach proof of enrollment in a recognized educational institution (see Schedule 3).

This form will allow your housing provider to collect and share the personal information that they will need to verify your income.

Please ensure that you have:

- listed all members of the household
- provided the correct documents

Return this form and all the documents to **[who and where, same as above]** by **[date, same as above]**.

If you have any questions or need help filling out his form, please call **[name]** at **[phone number]**.

Household Information

A. Applicant Information (this will be the main contact for the household)

Applicant

First Name: Click or tap here to enter text. Last Name: Click or tap here to enter text.

Date of Birth (YYYY, MM, DD): Click or tap here to enter text.

Telephone No.: Click or tap here to enter text. Alternative Telephone No.: Click or tap here to enter text.

Current address

Unit/apt/suite: Click or tap here to enter text. Street Number and Name: Click or tap here to enter text.

City: Click or tap here to enter text. Province: Click or tap here to enter text.

Postal Code: Click or tap here to enter text.

Unit Type applied for:

Shared/Hostel ☐

Bachelor ☐

1 bdrm ☐

2 bdrm ☐

3 bdrm ☐

4 bdrm ☐

Fully Accessible/Barrier-free needed? Yes ☐ No ☐

If yes, the Medical Verification form must be provided.

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

List all members of your household – Include everyone who would live in your unit.
Start with yourself.

	Last Name	First Name	Relationship to you (Spouse, child, etc.)	Date of Birth: Day/Mo/ Year	Status in Canada: Canadian Citizen Permanent Resident Convention Refugee or Refugee Claimant
1	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
2	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
3	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
4	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
5	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
6	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.

B. Program Requirements

You may be eligible for the affordable housing program if you meet the following requirements:

- Have legal status in Canada;
- Do not have arrears with a social housing provider or do have arrears with an active payment plan in good standing;
- Have an enforceable removal order against you
- Do not own a home suitable for year round occupation; and
- Have a household income that is below the Household Income Limits (combined income not more than 4 times that annualized rent [4 x monthly rent x 12 months]).

Do you meet ALL these requirements? Yes ☐ No ☐

C. Verification from Canada Revenue Agency Notice of Assessment – Line 23600

Each member of the household 16 years of age or older **must** provide their *Canada Revenue Agency Notice of Assessment* (CRA NOA) from the prior calendar year.

If this document is provided, no other income verification documents are required.

	Last Name	First Name	CRA Tax Year	Line 23600
1	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
2	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
3	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
4	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
5	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
6	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.

Consent and Declaration

Please have all household members who are 16 years and older sign this form.

I confirm that all the information given about me in this form is true and complete.

I agree to allow [housing provider name] to make inquiries to verify the information given about me in this Household Income Review. I permit any person, corporation, or social agency to release any required information to [housing provider name].

I understand that the housing provider does not have to notify me before giving information on this form, or in any attached documents, to the City of Toronto or to any government or organization with whom the City of Toronto has an agreement.

I understand that any information on this form or in any attached documents will only be given in accordance with the *Municipal Freedom of Information and Protection of Privacy Act* and associated regulations.

Signature of household member 1

Date

Signature of household member 2

Date

Signature of household member 3

Date

If you have any questions or concerns about the collecting and sharing of this information, please call [name and title] at [phone number].

Schedule 1: Income Documentation – Exceptions to Providing the Notice of Assessment

Attach the applicable documentation to the Eligibility and Household Income Review Form if you are a Newcomer who has been in Canada for less than one year, or you are homeless, or you are 16 to 17 years old and have not filed an income tax return for the most recent year.

Income	Proof required
Employment • Full-time, part-time, casual, seasonal • Overtime, shift premiums and vacation pay • Commissions, tips, bonuses • Illness and disability pay • Employment Insurance (EI) payments • Workplace Safety and Insurance Board • (WSIB) short-term payments • Strike pay	• A letter from your employer or agency indicating gross income or average earnings and length of employment. This letter must be signed and on the letterhead. It must include the name and phone number of a person to contact for verification, or • Pay stubs or a copy of pay cheques for at least 2 months. They must include the employer's name and address and show which pay periods are covered
Self-employment • Tutoring • Babysitting / child care • Taxi • Business • Other	Business licence holders should report whether or not they have received business income. • If self-employed for <i>less than one year</i>, a financial statement every 3 months. This statement does not have to be audited • If self-employed <i>over one year</i>, financial statements prepared by a public accountant, or an income tax return and notice of assessment from the previous year
Assets • Bank, trust or credit union accounts investments (stocks, bonds, shares, securities) • Guaranteed Income Certificates (GICs) • RRIFs and annuities • Savings Plan • Real estate (house, land, cottage) • Cash surrender value of life insurance	• A copy of bank passbooks for the last 2 months • T5 and T3s or investment statements or cheque stubs • A copy of a real estate appraisal • A copy of the policy or a letter from insurer stating the cash surrender value

Pensions or Support • Old Age Security (OAS) • Canada Pension Plan (CPP) or Québec Pension Plan (QPP) • Guaranteed Income Support (GIS) or Guaranteed Annual Income System (GAINS) • Workplace Safety and Insurance Board (WSIB) long-term disability • Pensions: retirement pensions, other country • Spousal support, child support, separation payments received • War Veteran's Allowance, war reparations • Sponsorship agreement	• Cheque stubs or copy of cheques, or • Copy of pass book entries for previous 3 months or monthly bank statements if direct bank deposit, or • Letter from government agency issuing payment • Statement from Citizenship and Immigration Canada • Statement from government agency issuing payment
Social Assistance • Ontario Works (OW) • Ontario Disability Support Program (ODSP)	• Statement of Assistance

Schedule 2: Acceptable Status in Canada Documents

Canadian Status documentation must be provided for all members of the household included in the application. The following documents may be used as proof of status in Canada when applying for affordable rental housing:

- Canadian birth certificate or documentation from the Office of the Registrar General regarding the application for the replacement of a Canadian birth certificate
- Canadian Notice of Birth Registration card
- A Statement of Live Birth for children aged four (4) or under
- A certified copy of the Statement of Live Birth
- Quebec and Newfoundland baptismal certificate
- Registered Indian Band Status (Indigenous)
- Canadian passport
- Canadian citizenship card or documentation from Immigration, Refugees and Citizenship Canada (IRCC) regarding application for replacement of a citizenship card, or acknowledging application for Canadian citizenship
- Canadian National Defence card
- Permanent resident card
- Canadian citizenship certificate
- Permanent resident document or documentation from IRCC acknowledging application for permanent status in Canada, that is, an online application confirming application accepted and being processed
- Landed Immigrant Status documents, including date of landing
- Immigration documents indicating Convention Refugee, Protected Person Status, or refugee claimants, such as Refugee Protection Claimant Document (RPCD), Refugee Protection Identity Document (RPID), acknowledgement of Convention Refugee claim, eligibility certificate, Notice to Appear, or Notice of Decision.
- A completed and signed form from a representative of a registered ID clinic confirming that the client applied for proof or replacement of the following:
 - Record of Landing
 - Birth certificate
 - Statement of Live Birth for children aged four and under
- A support letter from a representative of an agency or legal clinic confirming that the client applied for permanent status in Canada must be accompanied by:
 - copy of cheque or money order payable to IRCC with proof of receipt by IRCC (such as cancelled cheque)
 - copy of an online application with IRCC (must include confirmation of receipt)

Schedule 3: Acceptable Proof of Enrollment in a Recognized Educational Institution Documents

The income of a household member who is enrolled in full-time studies at a recognized educational institution is exempt from the total income calculation, provided that proof of enrollment is provided. A recognized educational institution is any of the following:

- a school as defined in the *Education Act* (Verify using the [school finder](#).)
- a university (Verify using the [OSAP website's](#) search tool for approved universities.)
- a college of applied arts and technology established under the *Ontario Colleges of Applied Arts and Technology Act, 2002* (Verify using the [Ministry of Colleges and Universities website](#).)
- a private career college, as defined in the *Private Career Colleges Act, 2005* (Verify using the [Private Career College Search Service](#).)
- a private school as defined in the *Education Act* (Verify using the [Ministry of Education's website](#), which applies only to Ontario schools.)
- online and in-person high school credit courses (Verify using the [ILC website](#).)
- home schooling for students aged 16 years or older (Verify using an annual letter of approval from the local school board.)

Full-time attendance means taking at least 60% of a full course load. For a student with a permanent disability, full-time attendance means taking 40% of a full course load. To document full-time school attendance, the student must provide the following, as applicable:

- for secondary school, **one** of the following—
 - a letter from the principal or registrar
 - a certified timetable
- for post-secondary institutions, **one** of the following—
 - a document from a funding agency that outlines the name of the educational institution and the number of courses the student is taking
 - a confirmation of enrolment prepared by an educational institution
 - a receipt from the educational institution showing the tuition fees paid

Attachment 2: Access Plan Template – Sample

Access Plan

Click or tap here to enter text.

(Insert the Housing Provider Name and Address Above)

This is the Access Plan for the project indicated below. The Access Plan includes, but is not limited to, a project description; mandates/target groups; depth of affordability and occupancy costs; relevant policies; housing benefit allocations and partnerships, as applicable. The access plan also identifies how the project is marketed (if applicable), along with how tenants are selected to lease units using a fair and transparent process. The Access Plan may include one or more project addresses.

This Access Plan and any amendments must be approved by the Executive Director, Housing Secretariat

PART 1 PROJECT DESCRIPTION

1. Contact Information:

Proponent Name: Click or tap here to enter text. Proponent Phone Number: Click or tap here to enter text.

Proponent Email Address: Click or tap here to enter text.

Property Manager Name: Click or tap here to enter text.

Property Manager Phone Number: Click or tap here to enter text.

Property Manager Email Address: Click or tap here to enter text.

2. Project Address (including nearest major intersection): Click or tap here to enter text.

3. Council Approval Date: Click or tap here to enter text.

4. Contribution Agreement Date of Execution: Click or tap here to enter text.

5. Initial Occupancy Date(s) Expected: Click or tap here to enter text.

6. Project Features (e.g. accessibility features, common area amenities, etc.):

☐ Communal
balcony/terrace

☐ Air Conditioning

☐ Elevator

☐ Indoor parking

☐ Smoke-Free

☐ Visitor parking

☐ Fitness facilities

☐ Mail room

☐ Wheelchair
accessible building

☐ Meeting/party room

☐ On-site
management office

☐ Playground

☐ Outdoor communal
space (e.g. courtyard,
rooftop terrace, etc.)

☐ Storage/Locker



7. List/describe any other project features and/or community amenities within the larger development, if applicable, not mentioned above: [Click or tap here to enter text.](#)
8. **Utilities:** Provide an explanation on which utilities are provided by the landlord and which the tenant is responsible for paying, along with any utility charges or allowances as applicable

<i>Utility</i>	<i>Provided by landlord</i>	<i>Tenant pays</i>
<i>Hydro</i>	☐	☐
<i>Heat</i>	☐	☐
<i>Water</i>	☐	☐
<i>Hot water</i>	☐	☐

PART 2 TARGET POPULATION AND UNIT TYPE

1. **Mandate/Target Group:** Identify if the project, or a specific number of units in the project, has an approved mandate/target group, i.e. Indigenous, seniors, persons with disabilities, Victims of Domestic Violence, etc.

Mandate/Target Group	No. of Units
Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.

2. **Unit Type:** Complete the chart below and identify the following details, if applicable:

Project Address: Click or tap here to enter text.					
UNIT TYPE	TOTAL UNIT COUNT	# Barrier Free	# Fully Accessible	# with Rent Supplement Benefits	# Under Referral Agreement or Head Lease
Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.

Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
Total	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.

***Note:** Units indicated in the “Total Unit Count” column may fall into none or multiple categories within the same row, therefore unit counts in these columns may not add up to the total number listed in the Total Unit Count column.

3. Provide any other additional explanation or further details regarding unit type or allotment:

Click or tap here to enter text.

PART 3 INITIAL MONTHLY OCCUPANCY COST AND RENT INCREASES

- The AMR and Utility Allowances are updated annually and are available on the City's [website](#).
- Utility allowances are subtracted from monthly occupancy costs if tenants are required to pay their utilities.
- The annual increase must not be greater than the prevailing [Rent Increase Guideline](#) established each calendar year pursuant to the Residential Tenancies Act, 2006 or any successor legislation.
- Acceptable adjustments to Monthly Occupancy Costs are outlined in Section 11.1 of the Affordable Housing Administration Manual.
- For rent-geared to income units see Section 2-4 of the [RGI Administration Manual](#)

1. Indicate the depth of affordability by entering the number of units by unit type

Unit Type	80% AMR	100% AMR	Rent supplement or Rent Geared to Income
Bachelor	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
1-bed	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
2-bed	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
3-bed	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
TOTAL	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

2. Indicate the initial rent per unit type along with utility allowances if applicable. Figures reflected below should be based on current year AMRs, and will be updated based on the date of initial occupancy:

Unit Type	Initial Rent
Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.

PART 4 BASIC ELIGIBILITY REQUIREMENTS

All applicants must meet the basic eligibility requirements.

Any landlord screening practices beyond the review of basic eligibility must be fair, reasonable, in compliance with the [Ontario Human Rights Code](#), and ensures that tenants are not arbitrarily refused units. If refused an offer, all applicants that have completed the full application process should receive a written response. Full details of the requirements are outlined in Section 9 of the Affordable Housing Administration Manual. For rent supplement units see Section 1 of the [RGI Administration Manual](#).

1. Outline additional landlord screening practices which will be considered:

Click or tap here to enter text.

2. Outline additional landlord screening practices that will be utilized to ensure the inclusion of low or moderate income households.

Click or tap here to enter text.

3. Explain any applicable policies or processes that address a refusal to offer housing or appeals process. Attach corresponding documents if applicable.

Click or tap here to enter text.

PART 5 HOUSING BENEFIT ALLOCATION

For housing benefits, Housing Providers are subject to the terms and conditions set forth in the applicable Agreement:

- For non-profit housing providers, the City may enter into an administration agreement or amend a current agreement and the proponent will administer housing benefits as the City's agent
- All housing benefit units will be filled through the centralized wait list (CWL), including upon turnover, unless an appropriate alternative or supportive housing mandate is in place for the building (or number of dedicated units within the building)
- Dedicated alternative or supportive housing units should continue to be filled through the

referral pathway outlined in the Access Plan and/or applicable agreement.

1. **Please list any housing benefits and their funding source that are not being provided by the City of Toronto.**

Click or tap here to enter text.

2. **Describe how housing benefit units will be allocated to tenants by completing the table below.**

Target Group	Unit Type	# of Units	Housing Benefit Type	Funding Source	Referral Source (ex: CWL)
Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.
Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.	Click or tap here to enter text.

3. **Provide any other additional explanation, such as any differences when filling a vacancy upon turnover, or any further details (if applicable):**

Click or tap here to enter text.

PART 6 TENANT APPLICATION PROCESS

1. **Provide detailed information on how your units are marketed (if applicable) and filled as per program guidelines. For projects with referral agreements, include this information in Part 7. For units that are promoted publicly, strategic and inclusive marketing principles should be considered to ensure the process to fill units remains fair and transparent. Where applicable, include any infrastructure used for advertising and application submission, including any applicable websites or links, etc.**

Click or tap here to enter text.

Note: As per the Contribution Agreement, Housing Providers shall participate in the City's Housing Access System when established, in accordance with the terms of an approved Access Plan.

PART 7 PARTNERSHIPS AND REFERRAL AGREEMENTS

1. **Provide details regarding partnerships and/or referral pathways:**

- Describe the source of funding for supports and if applicable, housing benefits

Click or tap here to enter text.

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

- Contact details including name, title, email and phone for referral partners

Click or tap here to enter text.

- Describe how units are filled via referral pathways

Click or tap here to enter text.

- Attach any applicable legal agreements such as a Referral Agreements or Head Lease.

Click or tap here to enter text.

Contact Details

Click or tap here to enter text.

PART 8 UNIT ALLOCATION

- 1. Provide details on how Affordable Housing units will be allocated to applicants who are not coming from the Centralized Waiting List (CWL) or alternative or supportive housing referral pathways. Include the following details:**

- Households must be selected using the random draw process outlined in Section 8 of the Affordable Housing Administration Manual, unless other referral pathways are approved for housing with supports, housing benefits or mandates
- The approach and application process used to select tenants
- Identify how this process and approach will be transparent and fair
- Identify how tenants will be communicated with and notified of the application process
- For successful tenants who will receive an Affordable Housing unit, identify how the process will be in compliance with the Affordable Housing Administration Manual

Click or tap here to enter text.

PART 9 FILLING UNIT VACANCIES UPON TURNOVER

- 1. Provide details on how affordable housing units will be filled upon turnover to applicants who are not coming from the Centralized Waiting List (CWL) or alternative or supportive housing referral pathways. Include the following details:**

- The approach used to select tenants
- If applicable, how the internal waitlist will be leveraged
- The length of time an applicant remains on the provider's waitlist
- Identify how this process and approach will be transparent and fair
- Identify how tenants will be communicated with including timelines

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

- For successful tenants who will receive an Affordable Housing unit, identify how the process will be in compliance with the Affordable Housing Administration Manual

Click or tap here to enter text.

PART 10 CONFLICT OF INTEREST POLICY

1. **Outline restrictions on eligibility for the organization's staff, Board of Directors (if applicable) and their family. Attach organizational conflict of interest policies, if applicable.**

Click or tap here to enter text.

PART 11 INTERNAL TRANSFER POLICY

Explain your internal transfer policy or provide the policy as an attachment.

An internal transfer policy outlines the eligibility requirement and processes for a household transferring from one unit to another in a project or between projects within a housing provider's portfolio.

Click or tap here to enter text.

PART 12 REPORTING

Housing Providers are required to complete reporting as a part of the Affordable Housing Program and Rent Supplement Agreements, where applicable. Full details of affordable housing reporting requirements can be found in Section 12 of the Affordable Housing Administration Manual.

PART 13 APPLICATION AND LEASE REQUIREMENTS

A signed Eligibility and Household Income Review Form with all supporting documentation and a signed lease agreement must be on file for each household

For mandatory lease requirements, refer to Section 11.3 of the Affordable Housing Administration Manual.

PART 14 PERSONAL INFORMATION AND RECORD-KEEPING

Housing Providers must ensure that the requirement pertaining to Collecting and Keeping Information and Protecting Personal Information are met as outlined in Section 10 of the Affordable Housing Administration Manual and other legal agreements where applicable.

PART 15 OTHER

List any other information pertaining to this access plan not already indicated above. List any appendices that will be attached as supplementary information with this access plan:

Click or tap here to enter text.

PART 16 APPROVAL

Provider Address/Name

Click or tap here to enter text.

Per (Authorized Signature)

Print Name

Title: Click or tap here to enter text.

I / We have the authority to bind the corporation

City of Toronto

Per (Authorized Signature)

**Abigail Bond, Executive Director
Housing Secretariat**

I / We have the authority to bind the corporation

Attachment 3: Random Draw Process

1. Marketing a Unit for a Random Draw

When preparing to market a unit for a random draw, the following information should be included:

1. Random draw details and instructions including deadlines and a description of the application process
2. Funding Source
3. Alternate referral pathways & additional partnerships
4. Project details including:
 - Pictures/renderings of the building
 - Building features – amenities and accessibility details
 - Eligibility/qualification Information
 - Rent levels
 - Unit availability including sizes
 - Utility and parking details

2. Information to Collect in a Random Draw Process

1. First and Last Name of Applicant #1
2. Unit Type
3. Phone number
4. Email address
5. Current Street Address (including, province, City and postal code)

Information for Additional Occupants:

6. First and Last Name of each occupant
7. Relationship to Applicant #1, i.e.: spouse, son, daughter, parent, roommate
8. Date of Birth of each occupant
9. Total Household Income (as stated on Line 23600 of the Notice of Assessment)
10. Alternative contact name and email
11. Consent Declaration prior to submission

Attachment 4: Referral Agreement Guideline

Purpose Statement

The purpose of this guideline is to provide guidance to affordable housing providers and property managers filling vacancies through referral agreements with another organization.

A referral agreement is an agreement between a housing provider and an organization to refer suitable tenants to a housing provider to fill a vacancy.

1. Directive

The [HousingTO 2020-2030 Action Plan](#) is a people-centred plan developed with the objective of improving housing outcomes for current and future residents in Toronto. The [HousingTO 2020-2030 Action Plan](#) is based on the following key guiding principles:

- Identify the needs of individuals and groups based on evidence and trends;
- Provide equitable and measurable housing opportunities that promote better health, social and economic outcomes for people;
- Advance partnerships and collaboration across the housing spectrum to create innovative and long-lasting solutions to the housing crisis and
- Promote strategic alignment of resources and actions by all orders of government to provide housing opportunities and effectively address homelessness.

Action 13 in the [HousingTO 2020-2030 Action Plan](#) outlines the following action that informs this policy to "develop strategies and programs that meet the needs of specific populations by: developing specific interventions for equity-deserving and vulnerable groups with specific needs, i.e. survivors of domestic violence, victims of human trafficking, LGBTQ2SAI+ people, youth, seniors, people with disabilities, refugees and newcomers."

2. Identifying an organization for a referral agreement

In consultation with the City of Toronto, a housing provider is responsible for determining whether a referral agreement is an appropriate access pathway to securing tenancies for a building. A housing provider should consider the overall Access Plan when filling units for the building.

A housing provider can enter into one or more referral agreements with organizations.

A housing provider that may be interested in initiating a referral agreement with an organization(s) should consider the following criteria:

- a. The referring organization must be committed to providing housing to vulnerable and equity-deserving groups that align with the strategic directions outlined in the HousingTO 2020-2030 Action Plan.

- b. The referral organization must comply with relevant legislation and applicable manuals, including the *Residential Tenancies Act*, Ontario, the Ontario Human Rights Code, the Accessibility for Ontarians with *Disabilities Act*, and the City of Toronto's Affordable Rental Housing Administration Manual.
- c. The referral organization must have the organizational capacity, infrastructure, and experience to meet the requirements to support filling tenancies with households that have specific needs.
- d. If support services are required for maintaining independent living, the referral organization should commit to providing the necessary support services as needed.
- e. The referral organization will commit to an ongoing working relationship to provide referrals for prospective tenants to fill vacancies and to provide required support services for tenants with special needs.

3. Entering into a Referral Agreement

Before entering into a referral agreement, a housing provider must indicate the rent levels and/or housing benefits for the households that will be referred through the referral organization including the average market rent, as determined by CMHC, including average market rents, and City-funded housing benefits or housing benefits provided by other funding.

A referral agreement is entered between the referral organization and the housing provider. The housing provider is responsible for managing the relationship with the referral organization. Both parties should consider retaining legal representation to prepare a referral agreement.

4. Approving and Managing Referral Agreements through the Access Plan

In consultation with the City of Toronto, the housing provider is responsible for determining whether a referral agreement is an appropriate access pathway to securing tenancies for the building. When considering referral agreements, housing providers must consider how units throughout the building are being filled, to ensure a referral agreement is the appropriate approach.

The City will approve the housing provider's Access Plan, ensuring that the housing provider considers the above guidelines during the development of the referral agreement with the referral agency.

The City should be notified within 30 days about any amendments to a referral agreement, including termination of a referral agreement. All referral agreements and amendments thereto must be completed in writing and included in the housing provider's Access Plan, which is approved by the City and will be updated as needed.

5. Roles and responsibilities for administering Referral Agreements

The housing provider is responsible for:

[Use Manual](#) ■ [Admin](#) ■ [Eligibility](#) ■ [Income](#) ■ [Reporting](#) ■ [Definitions](#)

- a. Developing policies and processes, including an Access Plan, to ensure adherence with the Contribution Agreement terms.
- b. Entering into referral agreements with organizations and monitoring the terms of the agreement.
- c. If applicable, approve the tenants referred to the housing provider by the referral organization and administer the lease agreements with the tenant.
- d. As required, attend regular periodic meetings with the referral agency.
- e. Within 30 days, provide information and documentation to the City about any amendments or termination of the referral Agreement.
- f. Providing on-site tenant support services, as required.
- g. Any other responsibilities mentioned in (4.2) of the [Affordable Rental Housing Administration Manual](#).

A referral organization is responsible for:

- a. Referring prospective tenants and working with the housing provider to fill the units as they become available as determined in the referral Agreement and Access Plan.
- b. Providing necessary support services for their referred tenants, as applicable.
- c. Supporting the referred tenants through the referral, intake, and move-in process.
- d. Working with the housing provider to review issues and changes to the support provided by the referral agency, if applicable.
- e. Working to fill units within the prescribed timelines outlined in the referral Agreement.
- f. Support tenants in addressing maintenance and tenancy issues with the housing provider.
- g. If required, in connection with obtaining a City Rent Supplement, supporting referred tenants in providing documentation and updating income and eligibility documentation for any rent supplement application to the City of Toronto,
- h. Complying with any additional terms mentioned in the referral agreement.

6. Managing Vacancies with Referral Agreements

When a unit becomes available, the referral agency shall refer candidates to the housing provider. The housing provider is expected to review all candidates referred to by the referral agency. The housing provider is responsible for assessing and reviewing each candidate, independent of any assessment made by the referral organization in a manner consistent with its review of all prospective tenants in the building.

7. Record Keeping

Housing providers are responsible for tracking and reporting to the City on the number of units that are filled using referral agreements through the Annual Occupancy Report. Both agencies must preserve all records for 7 years.