

RGI

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Rent-Geared-to-Income Administration Manual
Housing Secretariat

RGI Administration Manual

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ABOUT THIS MANUAL

Purpose of this manual

The Rent-Geared-to-Income (RGI) Administration Manual allows RGI administrators and other RGI stakeholders to do the following:

- understand the roles and functions of RGI administration
- perform these six RGI activities—
 - determining and managing RGI eligibility
 - determining income of applicants and current RGI households
 - calculating RGI rent
 - conducting reviews and issuing decisions
 - filling vacancies and allocating RGI assistance
 - keeping records
- appreciate the role of the six activities in the contexts of policy and procedures

The manual is the primary resource for housing providers to administer the RGI program on behalf of the City of Toronto.

The intended audiences of the manual are the staff and boards of directors in the following housing organizations:

- co-operative and non-profit housing providers mandated under Part VII, Section 78 of the [Housing Services Act, 2011](#) (HSA)
- Toronto Community Housing Corporation (TCHC)
- Toronto Seniors Housing Corporation (TSHC)
- non-profit and affordable housing providers administering rent supplement programs, under agreement with the City of Toronto
- the City of Toronto, in its role as service manager or when administering private landlord rent supplement programs

This manual is a comprehensive resource for the administration of the RGI Program. However, if an RGI administrator comes across situations not covered, contact Housing Stability Services (HSS).

City Guidelines and the RGI Administration Manual

The manual reflects the City's interpretation of how the HSA and its regulations and Local Rules are to be administered.

City Guidelines are issued in these cases:

- The City establishes a Local Rule.
- Other relevant legislative changes or operational requirements must be communicated to housing providers.

The manual incorporates those City Guidelines related to RGI, which are on the City's [Housing Provider website](#).

Manual's structure based on six RGI activities

This manual addresses these six activities of RGI administration:

- determining and managing eligibility for RGI housing
- determining household income
- calculating household rent
- conducting reviews and issuing decisions
- filling vacancies and allocating RGI assistance
- keeping records

Manual as online resource

Please use only the **online** version of the RGI Administration Manual. To ensure you have the current version, do **not** print it.

The [RGI Forms and Templates](#) section of the website includes template and forms. Please use the **online** version of the forms and tools to be sure you are using the most up-to-date version. The use of several of these templates is mandatory as identified in their title.

Because the manual uses an online format, we recommend that readers look at the following subsection on navigation aids before using the rest of the document.

A primer on navigation aids

Intended as an **exclusively** online resource, the manual has features for easy screen navigation. In addition to the contents pages at the beginning of the document and on the first page of major sections, the following navigation aids promote the ease of accessing information and provide consistency in each activity section:

- navigation bar in the header of every page
- consistent policy-and-procedures format for the six RGI activities

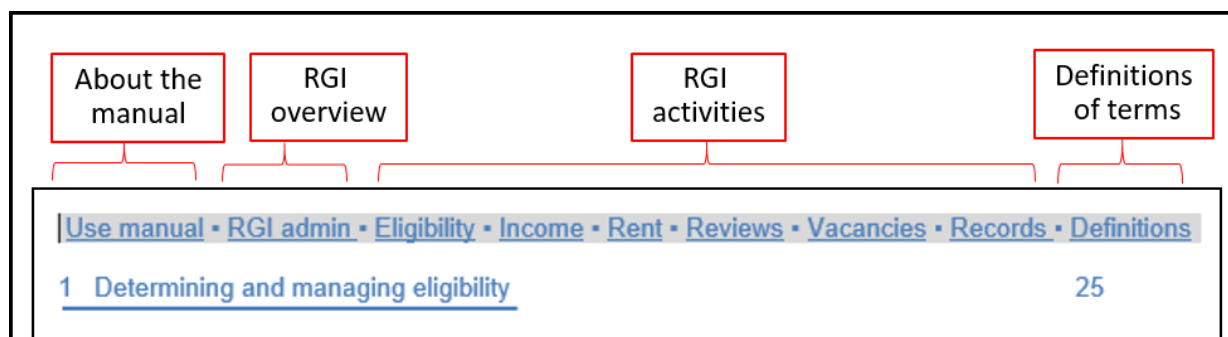
- division of detail into layers in each section of the manual
- internal links in the text of sections, based on level of detail or type of information

Navigation bar in page headers

For online access to various sections, every page header contains a navigation bar, with links to the first page of sections dealing with the following:

- use of the manual
- the overview of RGI administration, including the roles and responsibilities of the RGI stakeholders
- the six RGI activities—eligibility, income, rent, reviews and decisions, vacancies, and record keeping
- definitions of key terms in Appendix A of the manual

Figure 1: Navigation Bar



These links take readers to the contents page of the respective sections.

Not included in the navigation bar are links to “Appendix B: Forms and templates” and “Appendix C: Background information.” The documents listed in Appendix A are available on the City website at [RGI Forms and Templates](#). This link also recurs in the manual, at references to the applicable forms. Similarly, links to Appendix C are in the relevant passages in the main body of the manual.

Activities for RGI administration as policy and procedures

For consistency in content and ease of navigation, we have designed the six sections on the activities of RGI administration around a standard model of policy-and-procedures documentation. Each of the six activity sections has these subsections:

- the **policy** governing the activity, consisting of these subsections—
 - policy statement
 - application
 - policy requirements
 - consequences and monitoring
- **procedures** to implement each policy—step-by-step instructions for doing specific tasks
- **supporting information**—details on some of the topics in the subsections to supplement policy requirements or the procedures
- **References**—links to online documents cited in each activity section: legislation, City tools and resources, and websites for related content
- **Appendix C: Background Information**—content that relates to more than one of the six activities or that sets the context for some activities (Appendix A lists definitions of key terms. Appendix B is a list of RGI forms and templates.)

The manual's layered structure

As in most policies-and-procedures documents, the content of the six activity sections falls into layers of increasing detail or specificity, from policy to procedure to supporting information to appendices:

- **Policy** sections address only minimal detail on policy requirements—which RGI administrators must meet—as well as on the consequences for not following the policy and the measures monitoring compliance with it.
- **Procedures** contain only numbered steps RGI administrators must do to implement the policy consistently and adequately.
- Subsections under **supporting information** are more detailed than either the policy or procedures, providing concepts, tips or examples. Depending on their knowledge and experience, some readers may not need this information.
- Similarly, the information in **Appendix C** may be relevant only to some readers or to many readers in only some circumstances.

The table below shows how a reader might use this layered content for one topic—over-housed households in the context of determining and managing RGI eligibility.

Table 1: Example of Using Layered Content

Activity	Policy	Procedure	Supporting information	Appendix C
I want to...	I must understand requirements for...	To implement the policy, I must do the steps for...	But I need more information on...	I want some background on...
Determine eligibility	Over-housed households as a local occupancy rule for eligibility	Handling over-housed households	Over-housed households in context of the City's Local Occupancy Rules	Refusals of offers

A layered structure anticipates different readers' needs, allowing each to navigate to specific pages for different purposes and for varying levels of detail. The examples below show the respective navigational paths through the manual for an RGI administrator new to the role and an experienced RGI administrator. Both readers need information on over-housed households.

Example 1: A reader new to RGI administration

While reading about determining eligibility, this reader must understand the policy requirement for dealing with over-housed households.

In addition to understanding the basics on the policy requirement, the reader—in being new to RGI administration—wants supporting information on how over-housed households fit in the City's Local Occupancy Standards.

Example 2: An experienced RGI administrator

This reader, already familiar with the policy contexts of over-housed households, is doing the procedure for handling over-housed households but has forgotten some of the steps. This reader goes to the applicable procedure. Noticing the references to refusals in the steps, the reader also links from the procedure to Appendix C's coverage of reasons for refusals.

Internal links for level of detail and type of information

We have included frequent links from text in one part of the manual to that of another. For example, links in the subsections of policy requirements point readers to

corresponding procedures, supporting information or background information in Appendix C.

In many instances, the destination text has a link back to the original text. However, to ensure a quick return to the original text, we recommend that readers note the page number of the text containing the original link **before** going to the destination page.

A note on terminology

Several key terms in this manual have meanings in this manual, which may differ from those used by non-profits and co-ops

- “RGI administrator” refers to a person designated as responsible for the management and/or implementation of any part of the RGI program within their organization
- “tenants” includes co-op members
- “rent” includes co-op housing or occupancy charges
- “leases” includes co-op occupancy agreements

For the meaning of other terms frequently used in the manual, refer to [Appendix A: Definitions](#).

References

- [Housing Provider website](#)
- [Housing Services Act, 2011](#)

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Legislative authority for RGI: *Housing Services Act*

On January 1, 2012, the Province of Ontario revoked the *Social Housing Reform Act, 2000* and replaced it with the [Housing Services Act, 2011](#) (HSA). The HSA and its regulations are on the Ontario government's [e-laws website](#).

The HSA regulations for the RGI program apply to any unit in a building in which households receive RGI assistance under the terms of an agreement between the housing provider and the City of Toronto.

Roles and responsibilities of stakeholders

The following are the key stakeholders that work together in RGI administration:

- the City of Toronto as the service manager
- housing providers, including TCHC, TSHC, non-profit organizations and housing co-operatives
- applicants for RGI assistance
- households receiving assistance

For information on the consequences for non-compliance and the monitoring mechanisms pertaining to RGI stakeholders in general, refer to “[Consequences and monitoring for RGI stakeholders](#)” in Appendix C of this manual.

The HSA allows the City in its role as service manager, to contract its responsibilities for RGI administration to other organizations. The service manager remains accountable to the Province of Ontario for these responsibilities.

The City has contracted the administration of RGI assistance to most housing providers through an RGI Service Agreement. Toronto Community Housing Corporation (TCHC) and Toronto Seniors Housing Corporation (TSHC) administer the RGI program for its tenants under operating agreements with the City of Toronto. The City contracts other private and non-profit housing providers to carry out this responsibility through a rent supplement agreement with the City.

City of Toronto as service manager

Municipalities and the administration boards of district social services are designated as service managers under the HSA to manage social housing programs across Ontario. The City of Toronto, as a service manager, must therefore follow the rules set out in the HSA and its Regulations. Accordingly, the City administers, funds, and sets Local Rules

and guidelines for housing providers in the administration of the RGI program.

Under the HSA, the duties of the service manager include the following:

- managing a centralized waiting list (CWL) for people applying for RGI housing, and assessing initial eligibility on the CWL
- administering RGI assistance, a subsidy from the City that makes up the difference between the amount that the household pays for the unit and the lower of the indexed or actual market rent for the unit
- ensuring compliance with the HSA and its Regulations, RGI Service Agreements, Rent Supplement Agreements and Operating Agreements
- setting Local Rules and establishing guidelines for social housing

The Housing Stability Services (HSS) unit within the City's Housing Secretariat ensures housing providers comply with the HSA and its regulations. Housing consultants within HSS monitor and support a portfolio of housing providers that administer RGI. The Access to Housing team within HSS maintains and manages the Centralized Waiting List (CWL).

The City of Toronto administers the CWL through an online system called RENTCafé and fills available vacancies through a choice-based model. In the choice-based model applicants take an active role in managing their housing file and selections by logging into an online portal called MyAccesstoHousingTO to view units and express interest in vacancies. Housing providers use this system to post available vacancies, fill vacancies and make transactions related to applicants and in-situ households. (More information on the City's WLM system and RENTCafé are in the [applicable section](#) in “Filling vacancies and allocating RGI assistance.”)

Housing providers: TCHC, TSHC, non-profits, co-ops

Housing providers are responsible for the following:

- maintaining internal transfer and market waiting lists
- ensuring their leases and related documents comply with the [requirements for RGI leases](#)
- posting and filling RGI vacancies using RENTCafé
- administering RGI by determining eligibility, verifying income and calculating RGI rent
- providing housing to households that are [homeless or hard to house](#)
- providing [special-needs housing](#)

- complying with the HSA, the RGI Administration Manual and its associated City Guidelines, including Local Rules
- providing accurate and timely [information to the public](#)
- having RGI related policies for
 - [guests](#)
 - [internal transfers](#)
 - [in-situ subsidies](#)
 - [reviews of RGI decisions](#)
 - medical exemptions for [absences](#) and additional bedrooms

Housing providers must ensure that all staff administering the RGI program successfully complete City-mandated training. For information on the required courses, refer to the [Housing Provider website](#).

The housing provider's Board of Directors must ensure that the corporation always complies with the RGI Service Agreement or TCHC/TSHC Operating Agreements and the rules set out in the HSA and its Regulations.

RGI administrators

RGI administrators are responsible for day-to-day administration of the program and must do the following:

- ensure that a household is eligible for RGI housing
- assess the correct size of unit that the household qualifies for
- determine the household's income
- calculate how much rent the RGI household will pay
- review the household's eligibility for RGI assistance and make RGI decisions
- manage waiting lists, fill vacant units and allocate RGI assistance
- manage the personal information of RGI households and ensure it is appropriately stored
- collect reimbursement from RGI households who received RGI benefits for which they were not entitled
- report and assess data on social housing arrears and RGI-related convictions in the [Province-Wide Arrears Database](#) (PWAD)
- consider their duty to accommodate under the [Ontario Human Rights Code](#)

Every RGI administrator must successfully complete City-mandated training in RGI administration and waiting list management (WLM) within six months of beginning their

roles. For information on the courses required, refer to the [Housing Provider website](#).

RGI applicants

RGI applicants are responsible for the following:

- providing eligibility documents
- keeping their application up to date
- with limited exceptions, filing their income tax return and providing their annual Notices of Assessment (NOA) or Proof of Income (POI) statements issued by the Canada Revenue Agency (CRA)
- expressing their interest in desired vacancies through MyAccessToHousingTO

Households receiving RGI assistance

Households receiving RGI assistance are responsible for

- with limited exceptions, filing their income tax return and providing their annual Notices of Assessment (NOA) or Proof of Income (POI) statements issued by the Canada Revenue Agency (CRA)
- providing accurate, complete and timely income and eligibility documentation
- reporting changes in information or documents related to household composition, student status, social assistance or tax assessments
- complying with the requirements of the lease

Ministry of Municipal Affairs and Housing

The Ministry of Municipal Affairs and Housing (MMAH) is responsible for the following:

- setting the legislative framework
- establishing the RGI regulations, which are part of the legislative framework of the HSA
- monitoring service managers' administration of social housing programs

Supporting information on RGI structure and functions

Requirements for RGI leases

All housing providers governed by HSA, Part VII, Section 78, must ensure their leases and related documents comply with the requirements regarding leases.

Every housing provider and every household renting or occupying an RGI unit must enter into a lease. Every RGI lease must:

- state that the RGI household may lose eligibility for RGI assistance if they breach any of their RGI program-related obligations
- not exceed one year
- be signed by every individual aged 16 years of age and older originally accepted for occupancy
- restrict the occupancy of the unit to the members of the household at the time the household signed the lease and any additional persons the housing provider later agrees to accept for occupancy
- require the household to advise the housing provider of any persons who stop occupying the unit or begin occupying the unit after the lease is signed
- specify every individual accepted for occupancy is a member of the household for the purpose of determining RGI rent, unless the individual is a [caregiver](#), a guest as defined in the housing provider's guest policy or is under the age of 16
- specify the initial amount of rent that would be payable if the unit were a market unit
- specify the initial amount of rent payable for one month by the RGI household
- specify that the amount of RGI rent payable for the unit is subject to change if the household's financial circumstances change
- specify all other housing provider charges, as permitted under the HSA or the *Residential Tenancies Act, 2006*
- prohibit the assignment of the lease and prohibit the household from renting or subletting the unit to any person
- include reference to the housing provider's guest policy and the requirement of all households to comply with it

Any household member who has not signed the lease, but whose income is considered in the RGI rent calculation, does **not** have full tenancy rights. An example is a child of a household who is under 16 years of age at the time of original lease signing. RGI administrators must offer all household members who are 16 years of age and older the opportunity to sign the lease to obtain full tenancy rights when adding a new member, and when a child turns 16 after the original lease was signed. For buildings with a mandate, this includes household members who do not meet the mandate criteria.

Housing providers must include a statement in their Annual RGI Review Form, indicating that contributing to RGI rent does not assign full tenancy rights to the individual unless they have signed the lease.

Guests staying in an RGI Unit

Every housing provider must establish a guest policy—rules for the temporary accommodation of guests in RGI units—that complies with the HSA. Housing providers must provide a copy of their guest policy in either printed or electronic format to HSS and all RGI households.

Leases must include a reference to the housing provider's guest policy and the requirement for the RGI household to comply with these rules.

A guest policy stating there are no guests allowed is not permitted.

Caregivers staying in an RGI Unit

Guest policies set out rules for occasional, short-term visitors but are not intended to address circumstances where a household may require a caregiver, who stays in the unit regularly or more frequently.

If an RGI household member has a medical condition that requires a caregiver to stay overnight in the RGI unit, the RGI administrator must have the household complete and submit the “Overnight Caregiver Verification – with a home care agency form” or “Overnight Caregiver Verification – not affiliated with a home care agency” form found on [RGI Forms and Templates](#). These forms are mandatory regardless of whether or not the household is requesting an additional bedroom for the caregiver. A [caregiver](#) is not considered a member of the RGI household if the RGI unit is not their permanent address. Caregivers must provide their permanent address on the Overnight Caregiver Verification form and attach supporting documentation that verifies their permanent address.

If the caregiver will be making the RGI unit their permanent address, they will become a member of the RGI household.

Accommodations under the Ontario *Human Rights Code*

When making decisions about RGI eligibility, RGI administrators must consider what is referred to as the “duty to accommodate,” under [Ontario's Human Rights Code, 1990](#). For example, when dealing with a household who cannot comply with their obligations because of disabilities defined in the Code, an RGI administrator may need to waive or adjust those obligations.

Specifically, the duty to accommodate may require an RGI administrator to do the

following:

- accept alternative documents
- give a household more time to provide documents and delay issuing a decision to remove eligibility for RGI assistance
- contact the person's alternate contact
- refer the household to a housing hub (formerly housing help centre) for assistance managing its obligations
- not issue or rescind a notice of loss of eligibility for RGI assistance

Providing information to the public

Housing providers must ensure that RGI households have adequate information to understand their obligations under the RGI program. Under the HSA, housing providers must therefore make the following publicly available:

- information about their building(s)
- the procedures for applying for RGI assistance and the required documentation
- the system for allocating RGI assistance
- provincial and local eligibility criteria
- provincial priority rules
- Local Rules, including Local Occupancy Standards

This information must be available for people to copy at their own expense.

Good communication

To maintain effective communication, RGI administrators must meet these requirements:

- provide information to people who live in their building(s), to applicants, and to the public
- equip themselves to communicate clearly with people who
 - speak English as a second language
 - find reading difficult
 - have difficulty seeing or hearing

RGI program rules are complicated and stringent, so RGI administrators must communicate them clearly. A household's understanding of the rules is important in getting and maintaining RGI assistance.

Housing the homeless and hard-to-house

Under the HSA, an alternative housing provider is defined as “a housing provider that has a mandate, under section 76 of the HSA, to provide housing to households that are homeless or hard to house.”

Most alternative housing providers select tenants using their own tenant selection methods, according to their board-approved access plan. These access plans must be on file with HSS.

Special needs housing

Many housing providers have units designated for people with special needs, offering the following:

- modified units, those special features to help people with physical disabilities; and/or
- support services for people who need special help to live independently in the community

A modified unit may or may not be accompanied by support services. To qualify as special needs housing under the HSA, these services must be funded by the Province.

References

- [Housing Provider website](#)
- [Housing Services Act, 2011](#)
- [Ontario Human Rights Code](#)
- [e-laws website](#)

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Policy on determining and managing RGI eligibility

Policy statement

The Housing Secretariat is committed to compliance with the *Housing Services Act, 2011* (HSA). The desired outcome is the effective determination and management of RGI eligibility for households applying for or receiving RGI subsidy.

Application

This policy applies to all RGI administrators and, in many instances, to applicants for RGI assistance and current RGI households.

Policy requirements

Implementation of this policy requires compliance with basic eligibility criteria for RGI assistance, which entail the citizenship, age, and arrears status of RGI applicants and recipients. Recipients of RGI have additional requirements they must comply with to maintain their eligibility for RGI assistance, including filing income taxes annually, declaring their assets annually, limiting absences from their unit, and timely reporting of certain changes. Special eligibility criteria apply relating to special needs housing, victims of abuse and human trafficking, and mandates.

Basic eligibility criteria for RGI

The HSA sets out rules about who is eligible for RGI assistance. To be eligible to apply for RGI assistance or continue to receive RGI assistance, at least one household member must meet the following **two** conditions:

- is 16 years of age and older
- can live independently, with or without support services

Every member of the household must be **one** of the following:

- a Canadian citizen
- landed immigrant
- either a permanent resident of Canada or has applied for permanent resident status
- a refugee claimant or Convention refugee

In addition, the following conditions related to status in Canada must also apply:

- A removal order has not become enforceable against any member of a household.
- A household is not eligible for RGI assistance if it includes a visa holder. (Visas allow people to legally stay in Canada for a limited time.) However, an exception is a household containing a visa holder from whom Immigration Canada has accepted an application for permanent resident status.

For a list of acceptable Canadian Status documentation, refer to the [Access to Housing website](#).

The following requirements for the household also apply:

- No member of the household owes arrears from a former tenancy to a social housing provider in Ontario unless any of these cases apply—
 - A member of the household has signed and is complying with an agreement to pay the money owing.*
 - A member of the household has made reasonable efforts to enter into a repayment agreement.
 - Access to Housing, or an RGI administrator, decides there are extenuating circumstances, described in the next section.
- No member of the household has had an RGI-related conviction in the last two years. (A conviction must result from a prosecution in a court of law.)
- The total value of assets owned by all applicable members of a household must not exceed the \$150,000 household [asset limit](#).

*Members of households in the Special Priority Program (SPP), that is, victims of abuse or human trafficking, are responsible for only half of the actual arrears owed for a unit in which the member and the abusing individual were joint tenants.

Eligibility criteria for household assets

Under *Housing Services Act* regulation 367/11, Service Managers are required to specify a maximum value of assets that a household may own to be eligible for RGI. The City's local rules for household assets are as follows:

- For a household to be eligible for RGI assistance, their [household total asset value](#) – the total value of assets owned by all applicable household members excluding any exempted assets – must not exceed \$150,000.
 - Applicable household members include all RGI household members who are 16 years of age and older, except for any member of a household who is receiving basic financial assistance under the Ontario Works Act, 1997 or

income support under the Ontario Disability Support Program Act, 1997.

- Assets exempted from the RGI eligibility review are listed under [exempted assets](#) in the “[Details on eligibility criteria for household assets](#)” section.
- All applicable members of an RGI household must declare any assets they own that are not [exempted assets](#), on the mandatory Annual Household Asset Declaration Form – found at [RGI Forms and Templates](#) – at their initial RGI review and at each annual RGI review.
- Households are not required to declare changes to assets between annual RGI reviews, except for any new members added to a household between annual RGI reviews. See the “[New household member assets](#)” section for details.
- RGI administrators are responsible for determining the [household total asset value](#) when assessing a household’s eligibility at the initial and annual RGI review following the steps outlined under “[Determining the household total asset value](#)” in the “[Assessing RGI household assets](#)” section.

For further details on the City’s eligibility criteria regarding household assets, refer to “[Details on eligibility criteria for household assets](#)” in the section “Supporting information on eligibility.”

Extenuating circumstances

The HSA allows several areas in which the City of Toronto can permit leniency in the enforcement of some rules if it is satisfied that there are extenuating circumstances. These areas are as follows:

- failure to notify of changes or events
- failure to provide information
- failure to obtain income
- eligibility for SPP
- verification of abuse/trafficking for SPP eligibility
- removal of an applicant from the centralized waiting list because they are in receipt of an alternate form of financial assistance related to housing
- amounts owed by households in arrears from a previous social housing tenancy
- failure to file tax returns
- in-year review of RGI rent payable
- refusal of an offer of RGI housing

The City defines extenuating circumstances as unforeseen circumstances that are out of the control of the household, are unlikely to occur again and would result in the household not being eligible to receive RGI.

In determining whether to grant extenuating circumstances, housing providers and Access to Housing must do the following:

- Require that requests for extenuating circumstances be made in writing by the household or applicant as soon as the circumstances are known. Requests must include any applicable supporting documentation.
- Allow for an extension of the time provided to a household to meet requirements only and must **not** exempt the household from complying with requirements.

Housing providers or Access to Housing must provide the household with a notice of decision including the approval or rejection of the extenuating circumstances, reasons for the decision and information on how to request a review of the decision. Maintain documentation for all requests for extenuating circumstances.

Specialized eligibility criteria

Special needs housing

Special needs housing units are the following:

- those with special features to make them accessible to a person with physical disabilities (a modified unit), and/ or
- those that include provincially funded support services to help a person live independently

To be eligible for special needs units, households must need the specific modifications of that unit or need the support care services that are available with the unit. They must remain eligible after they move in.

In many cases, eligibility is assessed by the agency providing support services in the units. Unless a housing provider has delegated the vacancy management for their special needs units to Access to Housing, they must maintain a special needs waiting list. Or special needs units may be handled by a referral agreement with an agency.

Applicants and residents of modified/special needs units get RGI when they need it, regardless of their application date, if they meet the basic eligibility criteria. If the household is in an RGI building, even if paying market rent, they get RGI immediately. If

the household is not in an RGI building, they can express interest for units with the correct supports and/or modifications, thus getting RGI once they move.

In the City of Toronto, housing providers with special needs units who fill their units through referral agreements are considered special needs housing administrators, and must make available to the public

- procedures for applying for special needs housing, including required documentation, information and forms
- the rules for selecting households, including provincial priority rules
- information on the building(s) where there is special needs housing
- information about the provincial eligibility criteria

All housing providers with special needs units, whether using the Centralized Waiting List (CWL) or filling units through referral agreements, must share the above information with Housing Stability Services (HSS), along with a copy of the referral agreement. (More information on the CWL is in the applicable sections in [“Filling Vacancies and allocating RGI assistance.”](#))

Victims of abuse or human trafficking

The Special Priority Program (SPP) is referred to in the HSA as the special-priority household category. SPP is for households with current or recent experience of domestic abuse or human trafficking, giving them priority access to RGI housing or other housing benefits.

A household may apply for SPP if **one** of these conditions applies to a member of the household:

- abused by someone they live with or have recently lived with
- abused by a person who has sponsored the member as an immigrant
- has been trafficked
- intends to live permanently apart from the abusing individual

SPP households go to the top of all RGI waiting lists, including the CWL, special needs waiting lists, and internal transfer lists. However, the abused household member must intend to live permanently apart from the abuser.

Access to Housing determines eligibility for SPP. All applicants requesting SPP must complete the Special Priority request portion of the RGI application. If an RGI household wants an SPP designation for an internal transfer, they must contact Access to Housing or a community partner organization to complete the SPP request. RGI administrators

may be informed of a household's SPP approval status, but they will **not** be informed of the reason the SPP designation was or was not granted.

Applicants not approved for SPP can submit additional information and request a review of the determination of status through Access to Housing.

The exception to this practice is alternative housing providers who maintain their own waiting lists. These providers do **not** send SPP applicants to Access to Housing unless the applicant wants to apply to other housing providers.

Exceptions given in cases of abuse or trafficking

While SPP applicant households must generally meet eligibility and verification requirements, some exceptions to those requirements in cases of abuse or human trafficking may apply to mitigate risk to personal safety. Examples of those exceptions are allowances for application timelines and flexibility relating to the documents the applicant is normally required to provide.

In some situations, an existing RGI household may apply and qualify for an SPP priority. If an existing RGI household with an SPP priority receives a housing offer, the housing provider where the SPP tenant is currently living, must waive all notice requirements and allow the household to vacate their current unit without any notice period.

SPP designations and referral agreements

If an applicant to a housing provider with a referral agreement also wants to apply to housing providers who accept applicants from the CWL. The Housing Provider should refer the SPP applicant to Access to Housing for application to the CWL.

Maintaining an SPP designation

Once an SPP applicant's status has been approved, they maintain this designation until they are housed.

If an SPP applicant wants to add a new person to the household at any time before they receive or accept an offer, the household must update their RGI file on MyAccessToHousingTO, and wait for Access to Housing to complete a new review of their eligibility for SPP status.

Housing providers must establish a policy that details the length of time they will wait for the results of an SPP eligibility review before offering the vacant unit to another household. The policy must allow a minimum of three days.

RGI administrators must contact Access to Housing if they have information that

- suggests the applicant may be adding the abuser to the application for RGI assistance
- the abuser is deceased
- the applicant has accepted an offer for RGI housing somewhere else
- the applicant has accepted an alternate form of financial assistance related to housing

Some RGI eligibility criteria are more flexible for SPP applicants:

- **Divestment of property**—If the SPP household requires RGI assistance and also owns property, the requirement to sell the property within 180 days following the first day of the month after which the SPP household moved in may be temporarily waived. The time period may be extended if it will put the applicant at risk by trying to meet this requirement. The RGI administrator determines the deferral.
- **Former tenant arrears**—If the SPP applicant owes arrears from a former social housing tenancy in Ontario where the SPP applicant and the abuser co-habited, the SPP applicant is only required to make reasonable efforts to pay off 50% of the arrears.
- **Asset limit** – If the SPP household is unable to access the value of any of their assets without putting themselves at risk, these assets are temporarily exempted from their RGI eligibility review until they can safely access the value of the asset. However, any temporary exemptions must be re-assessed at each annual RGI review.

Losing Special Priority Program status

Once an SPP designation has been given to an applicant, they maintain this designation until they are housed unless Access to Housing confirms that any of the following:

- applicant is adding the abuser to the application for RGI assistance
- abuser has died
- applicant has accepted an offer of RGI housing
- applicant has accepted an alternate form of financial assistance related to housing

In some of these circumstances, the household can remain on the waiting list for an RGI unit. However, they will not retain their SPP designation.

Unless otherwise specified, if an SPP household is accepted into housing with an alternate form of financial assistance, their application on the CWL may be cancelled.

Units in buildings with mandates

A mandate is an approved plan for a housing provider to exclusively house a particular population of people. In buildings with assigned mandates, households who apply for units must include at least one person who qualifies for the mandate.

The City must approve all new mandates, and mandates must comply with Ontario's *Human Rights Code, 1990*. Access to Housing identifies all buildings with mandates, including the type of mandate, such as seniors, artists, or members of a specific ethnic community.

Seniors mandate

To be eligible for a building with a seniors mandate, a household must have at least one person who is 59 years of age or older. Access to Housing approves all applicants for a housing provider with a seniors mandate when at least one person in the household is age 59 or older.

Approved mandates other than seniors

If a housing provider has a mandate other than that for seniors, they must make their mandate requirements available to the public, through their website and in any promotional materials about the building. They must also provide a copy of the mandate requirements to Access to Housing.

Conditions for requests of a mandate

All mandates must be approved by the City and must comply with Ontario's *Human Rights Code, 1990*.

The City will consider requests for a mandate in either of the following situations:

- The mandate is intended as a special program under s. 14 of Ontario's *Human Rights Code, 1990* for any **one** of these instances—
 - to relieve hardship or economic disadvantage
 - to assist disadvantaged persons or groups to achieve or attempt to achieve equal opportunity
 - is likely to contribute to the elimination of the infringement of rights under Part I of Ontario's *Human Rights Code, 1990*
- The housing provider already has a seniors mandate and **both** these instances apply—
 - The housing provider provides additional services or facilities that serve

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the interest of persons identified by a prohibited ground of discrimination (s. 18 of Ontario's *Human Rights Code*, 1990).

- The housing provider or its parent or related organization owns a long-term care facility in Toronto, accredited by the [Ministry of Long-Term Care](#).

For more information on applying for a mandate, RGI administrators should contact HSS.

Mandates and referral agreements

Some housing providers with mandates use referral agreements to provide access to some or all of their units, rather than posting the vacancy on the CWL. Providers using referral agreements must follow their approved access plan to fill their mandate.

Ineligibility of an applicant for a mandate

Access to Housing will not consider the applicant eligible for the mandate and will not allow the household to view or express interest in vacancies for the mandated building(s) on the CWL if **one** of the following cases applies:

- during the application process, the applicant does not request approval for the mandated building(s)
- the RGI administrator determines that the household is not eligible for the mandate

An RGI administrator determining that, at the time of offer, a household no longer meets the mandate must remove the household's mandate approval within RENTCafé and record the offer as "Declined to Offer".

No member of current RGI household qualifies for mandate

When a household's composition changes and the remaining household members no longer qualify for the mandate, the remaining household members will continue to receive RGI assistance in the current unit, provided they meet all other eligibility criteria.

However, a household that no longer qualifies for the mandate and becomes over-housed is not eligible to move to another unit size within the mandated buildings of the housing provider. In that case, the RGI administrator must ensure they follow the [over-housed process](#). The household cannot be on the [internal transfer list because they no longer qualify for the building's mandate](#).

Eligibility factors related to Local Occupancy Standards

Eligibility for RGI assistance also depends on the Local Occupancy Standards, which the City has set as a local rule. These standards address the following factors:

- minimum and maximum number of bedrooms an applicant household qualifies for in an RGI unit, relative to family composition
- temporary move of the household
- students living away from home, attending a recognized educational institution
- current RGI households that become [over-housed](#), those with more bedrooms than the Local Occupancy Standards allow
- current RGI households that become [under-housed](#), those with fewer bedrooms than outlined in the City's Local Occupancy Standards

For details on these factors, refer to “[Local Occupancy Standards—Local Rule](#)” in the section “Supporting information on determining eligibility.” The steps for dealing with over-housed households are in the [procedure for handling over-housed households](#).

Criteria for losing eligibility for RGI assistance

A household currently receiving RGI assistance ceases to qualify for RGI in certain circumstances. Current households can lose eligibility for RGI assistance when they do not continue to meet the [basic eligibility criteria](#) and they

- do not meet age, independence and citizenship requirements
- have a household member who has an enforceable removal order under the *Immigration and Refugee Protection Act* (Canada)
- have a household member who owes money, from a former tenancy, to a social housing provider in Ontario for:
 - arrears of rent;
 - paying lower RGI rent than the household was entitled to; or
 - damages that a member of the current household or their guest caused.
- do not report, within 30 calendar days, [a change in information or document](#) that a household had previously provided, specifically changes related to the following—
 - a permanent change in the household composition
 - a household member no longer being in full-time attendance at a recognized educational institution
 - a member of the household begins or stops receiving social assistance, such as OW or ODSP.
 - a member of a benefit unit has a permanent increase in income that causes the benefit unit's non-benefit income to exceed their non-benefit income limit (Table 7, 8, or 9)
 - a member of the household had their income tax return reassessed or additionally assessed since their last annual RGI review

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- do not provide [income information](#) and documents for the annual RGI review within the required timeframe
- do not file an income tax return and supply a [Notice of Assessment or Proof of Income Statement](#) for the applicable taxation year (Exemptions: 1) Newcomers who have been in Canada less than one year; 2) for their initial RGI review only, individuals assigned a disadvantaged (DA) designation who have not filed an income tax return for the most recent year; 3) individuals who qualify as a full-time student; 4) individuals who are under 16 years of age.
- have paid RGI rent equal to market rent for twenty-four (24) consecutive months
- have not made [reasonable efforts to obtain income](#) to which they are entitled
- have [failed to divest](#) leased or owned residential property suitable for year-round use within 180 days following the first day of the month after which the household obtained RGI housing or within 180 days following the first day of the month after which the household acquired the property
- have accepted an offer of alternate financial assistance related to housing and are receiving that assistance
- have been over-housed for more than 12 months and **one** of the following also applies—
 - have refused an offer of suitable housing
 - fail to keep an active application on the CWL (For more on over-housed households, refer to “[Over-housed households](#)” in the section “Supporting information” of this policy)
- have a [household total asset value](#) that exceeds the \$150,000 asset limit.
- have been convicted of an RGI-related offence under section 55 of the *Housing Services Act* or a crime under the *Criminal Code of Canada* in relation to the receipt of RGI assistance (For more information on convictions, refer to “[Household member previously convicted of an RGI-related offence](#)” in the supporting information for this section.)
- are [absent from the RGI unit](#) for longer than is permitted by the applicable Local Rule

When a household ceases to be eligible for RGI assistance, the RGI administrator must issue a Notice of Decision for loss of eligibility (LOE) for RGI assistance. A household may request a review of this decision through the City's loss of eligibility for RGI assistance review process.

A household living in social housing who has lost their RGI assistance can stay in their unit, but they must be charged market rent.

For details on applicants losing eligibility for RGI assistance, refer to “[Removal of applicants from the CWL](#).”

Consequences and monitoring

The overall consequence to non-compliance with this policy is that households who are not eligible for RGI assistance will receive it. As well, those who do qualify for RGI will have to wait longer to receive it. Waiting lists for RGI subsidy are long.

To ensure compliance with this policy, HSS conducts operational and RGI reviews. Monitoring of the policy also involves these specific measures:

- The City monitors the eligibility of applicants at the time of application. Applicants who do not meet the basic eligibility criteria will have their application cancelled.
- RGI administrators assess household eligibility at the time of making an offer and, at least annually, during the household’s RGI review.
- Housing providers identify instances of fraud by households, with reviews done by the City.
- Social housing quarterly reports that the housing provider gives the City track some eligibility issues, such as over-housed households.

Procedures for managing RGI eligibility

Assessing RGI household assets

As part of the initial and annual RGI review process, RGI administrators are required to:

1. Include the City’s mandatory Annual Household Asset Declaration Form – found at [RGI Forms and Templates](#) – with packages to households regarding initial and annual RGI reviews with a move-in or anniversary date on or after March 1, 2024.
2. Review the household’s submitted Annual Household Asset Declaration Form to ensure it has been completed by all applicable household members and includes all required information.
3. Determine the [household total asset value](#), ensuring it does not include the value of any exempted assets the household may have declared. Further details on this step are outlined under “[Determining the household total asset value](#)”.
4. Compare the [household total asset value](#) with the \$150,000 household asset limit to determine if the household is eligible for RGI.

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- i. If the household total asset value **does NOT exceed the asset limit**, the household is eligible.
 - ii. If the household total asset value **exceeds the asset limit**, the household may not be eligible.
- 5. Notify the household of the outcome of their asset assessment, including providing them with their household total asset value.
 - i. If eligible, proceed with the remainder of the initial or annual review.
 - ii. If the household may not be eligible based on the value of their assets, contact the household and give them an opportunity and reasonable timeframe to correct or confirm the declared asset information. Document all contacts and correspondence.
- 6. When the RGI administrator has confirmed that the household total asset value exceeds \$150,000
 - i. If at the time of the annual RGI review, a Notice of Decision – Loss of Eligibility for RGI assistance must be issued to the household within the month (30 days) immediately prior to the RGI household’s anniversary date.
 - ii. If at the time of the initial review, the offer must be withdrawn and Access to Housing must be notified.

RGI administrators and households are only required to complete the above process during the initial and annual reviews. However, when a new member is added to a household, that new member is required to fill out the Annual Household Asset Declaration form if they are 16 years of age and older and are not receiving OW/ODSP assistance. Please see the [New household member assets](#) section for more details.

For further details on exempted assets, property assets, and verification of household assets, see please “[Details on eligibility criteria for household assets](#)” in the “Supporting information on eligibility” section.

Determining the household total asset value

After reviewing the RGI household’s Annual Household Asset Declaration Form and ensuring it is completed by all applicable household members, the RGI administrator must determine the [household total asset value](#):

- Refer to the list of [exempted assets](#) to ensure the household has not declared any exempted assets. If the household has declared any exempted assets, do not include them in the household total asset value.

- If the household has declared any assets that are partially or jointly owned, determine the value of the portion of the asset that is owned by any member(s) of the household. Only the value of the portion of the asset owned by the household should be included in the household total asset value.
- If a household has declared any asset(s) that are [exempted up to a maximum value](#), such as business assets or the cash surrender value of a life insurance policy, determine the value of the household's asset that exceeds the maximum exempted value. Only the value that exceeds the maximum exempted value should be included in the household total asset value.
- Calculate the sum of the values of assets owned by each applicable member of the household, excluding exempted assets, to determine the **household total asset value**.

Working with RGI households requesting SPP status on internal transfer list

If a member of a current RGI household requests an internal transfer with an SPP designation, the RGI administrator must do the following steps

1. Refer the household to Access to Housing or a community partner organization to receive assistance in completing the SPP status request.
2. Once Access to Housing has confirmed the household's SPP designation, place them on the housing provider's internal transfer list.
3. Place the household as the top priority on the internal transfer list.

For RGI households with an SPP designation, RGI administrators must waive all notice requirements and allow the household to vacate their current unit without any notice period.

Handling over-housed households

This procedure implements the policy requirement for dealing with over-housed households. When a household becomes over-housed, the RGI administrator must do the following the steps, some of which employ RENTCafé.

1. Get an email address from the household if there is not one on file and verify that the email address is accurate.

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2. Notify the household in writing that they are over-housed, using the mandatory Notice of Decision—Over-housed Form.
3. Place the household on the CWL immediately.
4. If the household already has a file on MyAccessstoHousingTO, update it to reflect the change in household composition and any other relevant changes.
5. Label the household as over-housed in RENTCafé.
6. Make reasonable efforts to make direct personal contact with the household to review the over-housed process. Document all contact with the household regarding their over-housed status.
7. If the household requests to be placed on the internal transfer list and the housing provider has a suitably sized unit, place the household on the internal transfer list with an over-housed priority, but only for their current building/development (for TCHC, within the TCHC portfolio).
8. If the household chose to be placed on the internal transfer list, inform them that they will receive offers from both the internal transfer list and the CWL.
9. Post all internal offers through RENTCafé and link them to the household receiving the offer.
10. Continue communicating with the household throughout the process.
11. When notified that the household refused one offer of suitably sized housing made at least one year after the household was issued the over-housed Notice of Decision, issue a loss of eligibility (LOE) notice to the household using the mandatory Notice of Decision—Loss of Eligibility for RGI Assistance Form and the City's Request for Review Form found on [RGI Forms and Templates](#).
12. Once the loss of eligibility notice has been issued, mark the task as complete on RENTCafé and complete an LOE Certificate of Service form, found on [RGI Forms and Templates](#).
13. If, at any point before a Notice of Decision - Loss of Eligibility for RGI becomes effective, a household is no longer over-housed in their current unit, the RGI administrator must rescind the over-housed notice and remove the household from the CWL.

Over-housed households in Part VII, Section 78, 100% RGI buildings; **do not** lose

eligibility for RGI assistance if they refuse one offer of suitably sized unit.

Documenting and reporting suspected fraud

To report suspected fraud, the RGI administrator must use a specific form and the steps below. To comply with privacy requirements, do **not** use email to send information about [suspected fraud](#).

To report instances of suspected fraud, the RGI administrator must follow these steps.

1. Assess if the situation meets the criteria for fraud as described in “[Fraud affecting RGI eligibility](#)”
2. Carefully document any suspicions of RGI fraud. Documentation must be kept confidential and should include dates, times and specifically what was seen, read or heard. This review should be as thorough as possible, but no allegations should be made that cannot be verified.
3. Find the link to the Documentation of Suspected RGI Fraud online form in [RGI Forms and Templates](#).
4. Complete the form, including as much documentation as possible and submit it to HSS.
5. Wait for direction from HSS.

Supporting information on eligibility

Local Occupancy Standards – Local Rule

This section contains details on the factors in the section “[Eligibility factors related to Local Occupancy Standards](#).”

Local Occupancy Standards are set by the City of Toronto for the minimum and maximum number of bedrooms an applicant household would qualify for in an RGI unit. These Standards are one of the Local Rules required under the HSA.

Applying for the right size of unit

Households may select all unit sizes they qualify for on the CWL, but it is recommended that households consider planned changes in family composition, such as additional children, when making their selections.

When household size increases

Households that grow and exceed the Local Occupancy Standards once they have accepted an RGI unit are **not** automatically entitled to a larger unit. These households can apply for a larger unit on the CWL, but their date will be the new date of application, not the date of their original RGI application, and may result in long waiting times. It is recommended that households be made aware of these limitations when

- they apply for RGI.
- the household is participating in the Expression of Interest (EOI) process.
- a household's composition changes.
- the household is having an annual RGI review.

Some housing providers have internal transfer lists that include [under-housed households](#), but this is not a requirement. If a housing provider decides to allow and prioritize under-housed internal transfers, this priority cannot come before the SPP and over-housed priorities.

How many bedrooms does a household qualify for?

For determining the number of bedrooms a household qualifies for, a child is less than 18 years of age. Once a person is 18, they are considered an adult.

Toronto's Local Occupancy Standards for RGI households specify the following:

- Household members who are spouses must share a bedroom; two persons who live together are considered “spouses” if the social and familial aspects of the relationship amount to cohabitation, and one of the following cases applies—
 - One individual provides financial support to the other.
 - The individuals have a mutual agreement or arrangement regarding their financial affairs.
- For adult household members other than spouses, there must be one or two adults per bedroom.
- For children these conditions apply—
 - If acceptable to the household, children of different genders may share a bedroom.
 - If the unit contains three bedrooms or less, there may be one or two children per bedroom.
 - If the unit contains more than three bedrooms, the following apply—
 - There may be one, two or three children per bedroom.

- The shared bedroom must provide the minimum space required under the City's [Municipal Code Property Standards](#).
- A single parent may share a bedroom with a child if the applicant wants to share.
- Bachelor units are normally given to single persons, but two spouses or a parent and child are eligible for a bachelor unit if the applicant requests it.

Re-housing households who have to move

Households must sometimes move temporarily in either of these cases:

- renovation of a building
- redevelopment of a community

To comply with the Local Occupancy Standards, housing providers must re-house the affected household when the renovation or redevelopment is finished. To re-house households within the available housing stock, housing providers may need to prioritize unit allocations by household size.

Housing providers do **not** have to provide units in which every child has their own bedroom.

When is a household eligible for an additional bedroom?

A household may be eligible for another bedroom if the following apply:

- One of the spouses requires an additional bedroom because of a disability or medical condition and this requirement is documented by a medical professional, subject to the following conditions
 - The household must submit the City-approved form(s) and required medical documentation with the request.
 - If a medical professional has verified that spouses cannot share a bed, the household will not normally qualify for an additional bedroom unless a second bed cannot be accommodated within a shared bedroom.
 - A household will not qualify for an additional bedroom based on a snoring condition alone.
- The household requires an additional room to store equipment that a household member needs because of a permanent disability or medical condition. This room would be necessary if equipment is too large to be reasonably accommodated in a unit size the household would normally qualify for. This provision is subject to the following conditions—
 - The household must submit the City-approved form(s) and required

- medical documentation, detailing the size and type of equipment required, with the request found on [RGI Forms and Templates](#).
- Equipment that will **not** normally qualify a household for an additional bedroom, includes, but is not limited, to the following—
 - continuous positive airway pressure (CPAP) machines
 - air-filtration systems
 - vaporizers or humidifiers
 - walkers, wheelchairs, or scooters
 - massage tables
 - exercise equipment
- An additional bedroom is required for an individual who is not a member of the household but who occupies the unit full-time and provides overnight care services to a member of the household. This person is defined as the [Caregiver](#). The household must submit the City-approved form(s) found on [RGI Forms and Templates](#) and required medical documentation with the request.
- A member of the household is pregnant. In this case, the household must submit a letter from the pregnant household member's primary health care provider—certified by the Province of Ontario—confirming the pregnancy.
- A member of the household has shared custody or access rights with respect to a child (under 18 years of age) who is not a member of the household, **and** the following conditions also apply—
 - The household member is either a parent or legal guardian of the child.
 - The household member is subject to a Court Order or a domestic contract that is valid under the [Family Law Act](#) and that is in writing and signed by both parties and witnessed.
 - The Court Order or domestic contract states that the household member is required or permitted to provide overnight accommodation for the child, at least 78 nights per year and the bedroom is required to provide adequate accommodation for the child.

Students living away from home

A student attending school away from home is a member of the household under these conditions:

- is in regular attendance at a recognized educational institution
- lives with the household while not attending school
- depends on the household, in whole or in part, for financial support

Recognized educational institution

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 career college, as defined in the *Ontario Career Colleges Act, 2005* (Verify using the [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 who are 16 years of age and older (Verify using an annual letter of approval from the local school board)

For determining the correct size of unit a household qualifies for, a recognized educational institution means any of the above or a similar institution outside of Ontario.

Additional bedroom for approved medical reason

Households who have an additional bedroom for an **approved** medical reason are not considered over-housed. Access to Housing, however, must have approved the requirement for the additional bedroom at the time of application for RGI. The reason for the approval must still be valid.

When a household already receiving RGI requests an additional bedroom for medical reasons, the RGI administrator determines the eligibility for the additional bedroom. In granting the additional bedroom, the RGI administrator **must** have the applicant complete the mandatory Medical Request for Additional Bedroom form found under [RGI Forms and Templates](#). The RGI administrator **must** follow the same strict assessment requirements Access to Housing does. RGI administrators with questions about the assessment requirements should contact HSS.

Over-housed households

An RGI household immediately becomes over-housed if a household member leaves the unit and the household now has more bedrooms than the City's Local Occupancy Standards allow. An exception is the death of a household member. If an RGI household becomes over-housed due to the death of a member of the household, the issuing of the

over-housed notice is delayed by six months after the date of death.

Over-housed households have priority on RGI housing waiting lists and have the following priority rankings:

- second priority on housing providers' internal transfer lists, beneath applicants with an SPP designation
- second priority on the CWL, beneath applicants with an SPP designation

An over-housed household loses eligibility for RGI if they have been over-housed for more than one year (12 months) from the date they were issued the over-housed notice of decision **and** do one or more of the following:

- refuses an offer to transfer to a suitably sized unit
- fails to keep an active application on the CWL

Over-housed notification issued from housing providers to households

When a household is deemed to be over-housed, the RGI administrator must meet the following communication requirements:

- Issue the household a formal notice of decision using the Notice of Decision—Over-housed Form. This mandatory document is on [RGI Forms and Templates](#).
- Make reasonable efforts to make direct personal contact with the over-housed household to discuss the over-housed process, including the actions required of the household and the potential consequences of inaction.

An RGI administrator who suspects that a household is over-housed but has not provided information about the change in household composition must immediately obtain verification from the household of all people living within the unit.

Over-housed households on internal transfer lists

If the housing provider has a unit of the size that the over-housed household is eligible for in their current building/development, the RGI administrator must ask the household if they would like to be placed on the internal transfer list for that building/development (for TCHC, within the TCHC portfolio). If the household requests to be added, the RGI administrator gives them an over-housed priority status for their current building/development.

The RGI administrator must post all internal offers to the CWL and link them to the household receiving the offer.

RGI Administrators must carefully document all internal offers in a household's RGI file and on RENTCafé, including

- all communications
- the date of the offer
- the unit offered
- the reason for a refusal or withdrawal

If the household chooses to stay on the internal transfer list, the RGI administrator must inform them that

- they will receive offers from both the internal transfer list and the CWL
- there is no guarantee they will receive an internal offer because of limited or no unit turnover in their building/development.

Over-housed households on the CWL

RGI administrators must place an over-housed household on the CWL as soon as they have notified them of their over-housed status by issuing the mandatory NOD - Over-housed to the household. (For more information on the CWL, refer to the applicable sections in [“Filling vacancies and allocating RGI assistance.”](#))

Once an over-housed household has been placed on the CWL, the following occurs:

- The household is ranked second on the CWL, beneath applicants with an SPP designation.
- RENTCafé keeps track of all offers.
- All results of offers are communicated to the household through their MyAccesstoHousingTO portal.
- The RGI administrator for the over-housed household is not informed of offers on the CWL until the household has either accepted an offer or has refused an offer after being over-housed for more than one year.
- If the household refuses one offer of suitably sized housing after being over-housed for more than one year, the RGI administrator must issue the household a Notice of Decision – Loss of Eligibility for RGI Assistance.

Over-housed households placed on the CWL can participate in an expression of interest process for upcoming vacancies at any time. If the household is still over-housed after twelve months, the system will express interest on behalf of the household for all suitable units, located in the ward they currently live in as well as the four surrounding wards. Access to Housing will select the five wards on the household's behalf. If the

household is eligible for a unit, they will be contacted by the housing provider with a housing offer. If the household refuses this offer, RENTCafé will prompt the housing provider to issue a Notice of Decision—Loss of Eligibility for RGI Assistance.

If an over-housed household removes themselves from the CWL, Access to Housing will instruct the household to reactivate their MyAccessToHousingTO file. If they do not reactivate their file, they risk losing eligibility for RGI. If the household does not comply and has been over-housed for at least one year, the RGI administrator must issue a Notice of Decision—Loss of Eligibility for RGI Assistance.

Over-housed households refusing offers of suitable housing

Households may refuse as many offers as they choose within the first year of being notified of their over-housed status. However, refusal of one offer of suitably sized housing made after the first year will result in the household being issued a Notice Decision - Loss of Eligibility for RGI Assistance.

Over-housed households in Part VII, Section 78, 100% RGI buildings; **do not** lose eligibility for RGI assistance if they refuse one offer of suitably sized unit.

An offer of housing made to an over-housed household will not be counted as a refusal if

- the unit being offered did not meet the accessibility needs of the household
- the household no longer qualifies for the size of unit being offered
- the household is offered the same unit twice; the second unaccepted offer is counted as a withdrawal
- the household has an SPP priority and identifies a safety risk associated with the unit being offered
- the level of support services attached to the unit are significantly different than the level of support services required by the household
- during the offer process, a household member experiences a medical emergency and requests to have their transfer delayed until they are move-in ready AND they provides supporting documentation of the emergency within five days of their request.

All other refusals of transfer for over-housed RGI households will be recorded as refusals.

After a year of being notified that they are over-housed, if a household refuses an offer, whether internal or from the CWL, the RGI administrator must issue a Notice of Decision—Loss of Eligibility for RGI Assistance.

(For more information on the CWL, refer to the applicable sections in [Filling vacancies and allocating RGI assistance](#).)

Under-housed households

An RGI household is under-housed if their unit has fewer bedrooms than the City's Local Occupancy Standards allows.

Under-housed households are not considered a priority under the HSA. When developing an internal transfer policy, RGI administrators may not rank under-housed households before SPP and over-housed households. For more information on internal transfer policies, refer to "[Filling vacancies using an internal transfer list](#)" in the section "Filling vacancies."

Details on eligibility criteria for household assets

This section contains details on the local rule for household assets described in the "[Eligibility criteria for household assets](#)" section.

Exempted assets

Section 32.5 of *Housing Services Act* regulation 367/11 establishes a list of exempted assets that must be excluded when assessing a household's eligibility for RGI and allows Service Managers to add local exemptions.

The following is a complete list of exempted assets that must be excluded when assessing a household's RGI eligibility:

- **Personal possessions:**
 - The value of a household member's interest in one personal motor vehicle that is not used primarily for the operation of a business
 - Value of clothing, jewelry, and other personal effects
 - Value of furnishings in the RGI unit used by the household, including decorative or artistic items not used primarily for the operation of a business
 - Value of a pre-paid funeral
- **Business assets:**
 - Value of tools of a trade that are essential to the work of a member of the household as an employee
 - Value of assets of a member of the household that are necessary for the operation of a business that the member has an interest in, up to a

maximum of \$20,000 for that business

- **Retirement investments and assets:**
 - Value of funds held in a Registered Education Savings Plan (RESP) for a member of the household or a dependent of a member of the household
 - Value of funds held in a Registered Retirement Savings Plan (RRSP)
 - Value of funds held in a Registered Retirement Income Fund (RRIF)
 - Value of funds held in a Locked-In Retirement Account (LIRA)
 - Value of funds held in a Life Income Fund (LIF)
 - Value of funds held in a Life Retirement Income Fund (LRIF)
 - Value of funds held in a Registered Pension Plan (RPP)
- **Tax-free savings accounts:** The value of funds held in a tax-free savings account (TFSA), up to a maximum value that is equivalent to the household member's Canada Revenue Agency (CRA) contribution room.
- **Disability-related assets:**
 - Value of any Absolute Discretionary Trust (i.e. Henson Trust)*
 - Value of the beneficial interest in a trust of a household member with a disability up to maximum value of \$100,000 for that household member if the capital of the trust was derived from an inheritance or from the proceeds of a life insurance policy. (Note: This does not include Henson Trusts and only applies to a trust where the household has a beneficial interest)
 - Value of the proceeds of a loan taken against a life insurance policy that will be used for disability-related items or services
 - Value of funds held in a registered disability savings plan (RDSP) – if the beneficiary of the plan is a member of the household

*Absolute Discretionary Trusts, also known as Henson Trusts, are trusts in which the trustee has total decision-making authority over whether or not to provide any part of the Trust, or income from the Trust, including any payments made to the beneficiary.

Absolute Discretionary Trusts are exempted and must not be considered an asset for the purposes of assessing RGI eligibility.

- **Government assistance or compensation:**
 - Value of any portion of a payment received under the Ministry of

Community and Social Services Act that will be used for the member's post-secondary education within ten (10) years of its issuance, if the payment was received as the result of successful participation in the following program of activities:

- completion of a high school diploma
 - development of employment-related skills
 - further development of the person's parenting skills
- Value of assets or payments received from existing or future compensatory packages from government, and any monies from these assets or payments used towards the purchase of other assets. These packages include but are not limited to Robinson Superior Treaty annuities litigation or First Nations Child and Family Services, Jordan's Principle and Trout Class Settlement, Extraordinary Assistance Plan, and Japanese Canadian Redress.
- Cash surrender value of life insurance policies – up to a maximum value of \$100,000 for the entire household
 - Value of funds held in an account of a household member in conjunction with an initiative under which a service manager, or an entity approved by a service manager, commits to contribute funds towards the household member's savings goals.
 - Value of assets obtained from payments, or payments received as damages or compensation for:
 - Pain and suffering due to the injury or death of a household member
 - Expenses reasonably incurred as the result of the injury or death of a household member
 - Loss of care, guidance, and companionship under the Family Law Act
 - Non-economic loss under the Workplace Safety and Insurance Act, 1997 or the Workers' Compensation Act

Assets exempted up to a maximum value

Some [exempted assets](#) are completely excluded regardless of their value, whereas others are exempted up to a maximum value. Assets exempted up to a maximum value include:

- Value of assets of a member of the household that are necessary for the operation of a business that the member has an interest in, up to a maximum of \$20,000 for that business.

- Value of the beneficial interest in a trust of a household member with a disability up to maximum value of \$100,000 for that household member if the capital of the trust was derived from an inheritance or from the proceeds of a life insurance policy.
- Cash surrender value of life insurance policies – up to a maximum value of \$100,000 for the entire household.

Households are not required to declare assets exempted up to a maximum value if their assets do not exceed the exempted maximum.

If the household's asset exceeds the exempted limit, they should declare the total value of the asset, and the RGI administrator is responsible for deducting the exempted value to ensure only the value that exceeds the limit is included in the household total asset value.

Motor vehicles

The value of a household member's interest in one personal motor vehicle is exempted for that household member. This applies to any kind of motor vehicle, including but not limited to cars, trucks, boats, motorcycles, and snowmobiles.

If any household member owns or has an interest in more than one motor vehicle, only one is exempted. The value of a household member's interest in any additional motor vehicles must be declared and included in the household total asset value. A household member's interest in an additional motor vehicle cannot be exempted under another household member who does not have an interest in any motor vehicles.

To qualify as a **personal** motor vehicle, the vehicle must not be used primarily for the operation of a business. If a vehicle is primarily used for the operation of a business, it qualifies as a business asset, and is exempted up to \$20,000 for the business.

Tax-free savings accounts

The value of funds held in a tax-free savings account (TFSA), up to a maximum value that is equivalent to the household member's Canada Revenue Agency (CRA) contribution room are exempted.

The TFSA contribution room varies depending on the individual's age. Refer to the [CRA TFSA website](#) for detailed information.

For example:

- In 2025, a household member has a TFSA with a total value of \$132,000
- Current CRA contribution room for this household member's TFSA is \$102,000 (from annual income tax return documents or in their account on

the CRA website)

- The difference between the total value of the TFSA (\$132,000) and the contribution room (\$102,000) is \$30,000 – this amount is not exempted

Households are not required to provide documentation to verify their TFSA. Household members can find information about their TFSA contribution room on their annual income tax return documents or in their account on the CRA website.

Payments received as damages or compensation

The City has exempted various forms of payments received as damages or compensation from the assessment of household assets. These include:

- Value of assets obtained from payments, or payments received as damages or compensation for:
 - Pain and suffering due to the injury or death of a household member
 - Expenses reasonably incurred as the result of the injury or death of a household member
 - Loss of care, guidance, and companionship under the Family Law Act
 - Non-economic loss under the Workplace Safety and Insurance Act, 1997 or the Workers' Compensation Act
- Value of assets obtained or payments received from existing or future compensatory packages from government, such as Indian Residential School Settlements, Extraordinary Assistance Plan, and Japanese Canadian Redress

These exemptions are intended to allow for households to receive appropriate compensation for pain, damages, or wrongdoing without risk to their RGI eligibility. The list of exempted compensatory packages from government is not exhaustive and should be applied in any case at the discretion of the RGI administrator. The RGI administrator must use their discretion consistently for all households and seek clarification from the City when necessary.

When a household reports assets obtained from an exempted compensation package, the RGI administrator should request verifying documentation from the household and deduct the value of the payment or asset from the household total asset value.

Property assets

Households are required to declare ownership of any real estate assets, whether completely or partially owned, including but not limited to land, house, condominium,

cottage, rental property, commercial property. For properties located in Ontario, the declared value (in Canadian dollars) must be from the most recent Municipal Property Assessment Corporation (MPAC) report. If the property is outside Ontario the value must be from an independent value assessment.

Households must first satisfy eligibility criteria for household assets before local rules detailed under “[Household owns residential property](#)” in the “Details on criteria for loss of eligibility” section apply. This means:

- If a household owns a residential property that is suitable for year-round use, the property is subject to the 180-day property divestment rule described under [Household owns a residential property](#). If the household chooses not to divest the property, the household will be ineligible for RGI assistance even if the value of the property is under household asset limit.
- If a household owns a residential property that can be lived in year-round and their household total asset value, including the value of the property, exceeds \$150,000, the household will not be eligible for RGI.

Verification and supporting documentation

Households are not required to submit supporting documentation with the completed Annual Household Asset Declaration form. However, RGI administrators may request that a household provide supporting documentation if:

- The RGI administrator is made aware of assets the household may have that have not been declared on the Annual Household Asset Declaration form, either through previous declarations or direct conversations with the household. In this case, the RGI administrator must contact the household to discuss the potential discrepancy and provide information on the implications of failing to disclose assets that aren't exempted.
- The type or value of a declared asset is not clear based on the information the household has provided. In this case, the RGI administrator must first make personal contact with the household to explain the concern and request clarification. If the RGI Administrator still requires additional information to complete the assessment after discussing the issue with the household, they should provide the household with a written request that includes specific information on what is being requested and the reason for the request. RGI Administrators may only request what is needed to complete the asset assessment.

If after reviewing the Annual Household Asset Declaration form and addressing any concerns with the household the RGI administrator suspects that the household has intentionally failed to declare any assets, they must follow the protocol for “[Documenting and reporting suspected fraud](#)”.

New household member assets

When adding a new member to a household, the RGI administrator must determine if the household meets the [Eligibility criteria for household assets](#) using the process outlined in the [Assessing RGI household assets](#) section.

If the new household member is 16 years of age and older and is not receiving OW or ODSP assistance, they must declare their assets on a new Annual Household Asset Declaration form. Existing household members are not required to fill out a new Annual Household Asset Declaration Form when a new member is added.

When completing the steps outlined in the [Determining the household total asset value](#) section (step 3 of [Assessing RGI household assets](#)), use the new household member’s Annual Household Asset Declaration form, as well as the most recent Annual Household Asset Declaration form for existing household members.

- If the new household total asset value, including assets declared by the new member, does not exceed the \$150,000 asset limit, the household is eligible for RGI with the new member.
- If the new household total asset value, including assets declared by the new member, exceeds the \$150,000 asset limit, the household will no longer be eligible for RGI. The RGI administrator must give the household the option to add the new household member and lose eligibility for RGI or not to add the new household member and maintain RGI assistance.

Examples of assets households are required to declare

Households must declare the type and value of **all assets not listed on the exempted assets list** at the initial and all annual RGI reviews. The following is a non-exhaustive list of **examples** of assets that must be included when determining RGI eligibility:

- **Property assets**, including but not limited to land, house, condominium, cottage, rental property, commercial property
- **Value of investments**, including but not limited to stocks, bonds, guaranteed investment certificates (GICs), index funds, and mutual funds, including foreign

investments

- **Value of a household member's interest in any motor vehicle(s) that exceed their one exempted personal motor vehicle**, including but not limited to cars, trucks, boats, motorcycles
- **Value of cash** including funds in bank accounts
- **Cash surrender value of life insurance policies** that exceed \$100,000 for the entire household
- **Value of business assets over \$20,000** for a household member or business
- **Value of funds held in a Tax-free Savings Account (TFSA)** that exceed the household member's current Canada Revenue Agency (CRA) contribution room.
- **Value of a trust fund** (if the beneficiary is not a disabled member of the household)
- **Value of a household members' share** of any assets, that are not exempt and are jointly held with other parties

Details on criteria for loss of eligibility

Household no longer meets age, independence, and citizenship requirements

Under *Housing Services Act* Regulation 367/11 section 24 & 27, in order for an RGI household to remain eligible for RGI assistance

- at least one member of the household must be 16 years of age and older and able to live independently; and
- each member of the household must have legal status in Canada in order for your household continue to remain eligible for RGI assistance.

Removal order has become enforceable against a member of the household

Under *Housing Services Act* Regulation 367/11 section 25 & 27, a household is no longer eligible for RGI assistance if a removal order has become enforceable under the Immigration and Refugee Protection Act (Canada) against any member of the household.

Household member owes arrears or debt to from a former social housing

tenancy

Under *Housing Services Act* Regulation 367/11 section 26 & 27, no member of a household can owe money, from a former tenancy, to a social housing provider in Ontario for:

- arrears of rent;
- paying a lower RGI rent than the household was entitled to; or
- damages that a member of the current household or their guest caused.

When a household member owes money for these reasons, they must enter into a repayment agreement with their former housing provider to pay off the debt, and they must comply with that agreement. If a household member owes this money and does not have a repayment agreement, or is not complying with the agreement, this is grounds for the current household to lose their RGI subsidy at the current unit where the household lives.

Household did not report changes within 30 days of the change

Under *Housing Services Act* Regulation 367/11 section 28 RGI households must report changes to their circumstances that can affect their eligibility for RGI, or the amount of RGI the household is entitled to, within thirty (30) days of the change. This requirement applies to the following changes:

- Permanent change in household composition. Note: a household can report a new child joining the household at their next annual review.
- Household member ceased to be a full-time student.
- Household member started or stopped receiving social assistance.
- Household member who is a member of a social assistance benefit unit had a permanent increase in income that caused the benefit unit to exceed their non-benefit income limit.
- Household member had their income tax return reassessed or additionally assessed since the last household income & RGI review.

Household did not provide information for annual RGI review

Under *Housing Services Act* Regulation 316/19 section 10 RGI administrators are required annually to determine household eligibility for RGI and to calculate the household's RGI rent.

All RGI households are required to annually provide information and documentation to

show whether they remain eligible for RGI, and how much RGI they are entitled to, in a timely manner.

Household did not file income tax return

Under *Housing Services Act* Regulation 367/11 section 29.1 an RGI household ceases to be eligible for RGI assistance if a member of the household whose income is to be included in the calculation of the RGI rent payable has not filed an income tax return for the relevant taxation year.

Household paid market rent for 24 months

Under *Housing Services Act* Regulation 367/11 section 30, if an RGI household has an increase in income that results in them paying maximum (market) rent, they keep their status as an RGI household for 24 months. The RGI assistance is available to the household if their rent is calculated to be below the maximum rent during an annual or in-year review conducted within the 24 months. They remain eligible for RGI.

However, a household that has been receiving RGI assistance ceases to be eligible for such assistance if, for a period of 24 consecutive months, they have paid RGI rent that is equal to market rent.

For more details on issuing decisions for households paying market rent for 24 months, refer to “[Loss of eligibility due to paying market rent for 24 months](#)” and the accompanying [examples](#) in the section “Conducting reviews and issuing decisions.”

Household did not try to obtain income

Under *Housing Services Act* Regulation 367/11 section 31, RGI recipients are required to try to obtain income from sources they may be eligible for. The failure to pursue income is grounds to take away the RGI assistance.

When an RGI household may be eligible for certain types of income, the RGI administrator must give them a written notice that they must try to obtain it.

The written notice must state the following:

- the type of income the household may be eligible for
- that the household has a minimum of 60 days to inform the RGI administrator of their efforts to obtain the income
- the terms by which they may lose their RGI eligibility

Types of income that a member of a household must make reasonable efforts to obtain

are the following:

- Ontario Works (OW) assistance
- Spousal support payments under the Divorce Act (Canada), the Family Law Act, or the Interjurisdictional Support Orders Act, 2002
- Employment Insurance (EI) benefits
- a pension or supplement under Part I or II of the *Old Age Security Act*, for example, Old Age Security (OAS), Guaranteed Income Supplement (GIS), and Guaranteed Annual Income System (GAINS); this does not include Canada Pension Plan (CPP) benefits
- support or maintenance from a sponsor under the *Immigration and Refugees Protection Act* (Canada)

If a person is clearly not eligible for one of these income sources, RGI administrators must not require tenants to pursue it. For more information on the types of income applicable, refer to “[Details on types of income a household must pursue](#)” in Appendix C.

A current household may become ineligible for RGI in these cases:

- They do not respond to the RGI administrator within the time stated in the notification requiring the household to obtain income.
- The RGI administrator decides that the household has not made a reasonable effort to obtain this income.

RGI households must be given a minimum of 60 days to inform the RGI administrator of the results of their pursuit of income. Tenants seeking support from former spouses can go to the provincial Family Responsibility Office if they are afraid to approach the former spouse directly.

Household owns a residential property

Under *Housing Services Act* Regulation 367/11 section 32, RGI households are required to report and divest any interest, leased or owned, any member of the household has in residential real estate that can be lived in year-round.

If a household receiving RGI assistance owns or leases a residential property that can be lived in year-round or has any percentage of ownership in any ownership capacity, for example, as “Joint Tenants” or “Tenants in Common,” they must sell the property or their share in it within 180 days following the first day of the month after which the household moved into an RGI unit, or within 180 days following the first day of the month after which the household acquired the property. If they do not, they lose their eligibility for RGI

assistance.

If the household believes that the property will not sell within 180 days following the first day of the month after which the household either moved into an RGI unit or acquired the property, they must disclose to the RGI administrator the reason for the delay in selling the property and the schedule for the sale. The RGI administrator can extend the period of time beyond 180 days following the first day of the month after with the household obtained RGI housing or acquired the property if there are reasonable grounds for doing so. However, **the RGI Administrator must have approval from HSS before granting the household this additional time.**

If the household owned residential property at the time they initially received RGI assistance, and they entered into an agreement to divest that property within 180 days following the first day of the month after which they moved into an RGI unit, the household must provide to the RGI administrator documented proof that the property ownership has been divested. Documentation to verify the divestment would be

- copy of the Purchase of Sale agreement
- title document showing new ownership

If an SPP household informs the RGI administrator that taking steps to sell a property would put them at risk from their abuser, the RGI administrator must extend the period of time past 180 days following the first day of the month after which the SPP household moved into an RGI unit or acquired the property.

This rule applies to all residential property regardless of its location, including foreign property.

For this 180-day divestment requirement to apply, the household must first satisfy all other RGI eligibility requirements, including having a household total asset value of \$150,000 or less. Table 2 provides an overview of how to apply this requirement related to the household asset limit.

Table 2: When to apply the 180-day divestment requirement based on the asset assessment

IF THE HOUSEHOLD'S PROPERTY:	IF THE HOUSEHOLD TOTAL ASSET VALUE IS:	
	OVER the asset limit	UNDER the asset limit
CAN be lived in year-round	The household is ineligible and does NOT have 180 days to divest of the property	The household is eligible and must divest of the property within 180 days of moving into the unit (or acquiring the property)
CANNOT be lived in year-round	The household is ineligible and divestment rule would not apply	The household is eligible and is not required to divest of this property

Household receiving another housing benefit

Under *Housing Services Act* Regulation 367/11 section 32.1, an RGI household ceases to be eligible for RGI if the household has accepted an offer of alternate financial assistance related to housing and is receiving that assistance.

This assistance includes, but is not limited to, a portable housing benefit, housing allowance or rent supplement.

Household is over-housed and refused one offer

Under *Housing Services Act* Regulation 367/11 sections 32.2 and 38, an RGI household who has been living in a unit with more bedrooms than they are eligible for, under local Occupancy Standards and was issued a Notice of Decision - Over-housed more than twelve (12) months ago, loses eligibility for RGI if:

- the household has been offered and refused suitably sized housing in accordance with the City's Local Rules; or
- the household failed to keep an active application on the CWL.

Over-housed households living in HSA Part VII, Section 78, 100% RGI buildings, are required to move to a suitably sized housing unit. However, they must not be issued a

Notice of Decision – Loss of Eligibility for RGI Assistance if they refuse one offer or more made at least one year after the household was notified of their over-housed status. The RGI administrator must work with the household to ensure a timely move to a suitably sized unit with comparable supports, if required.

Household total asset value exceeds the asset limit

Under *Housing Services Act* Regulation 367/11 section 32.5, a household is not eligible for RGI assistance if the total value of the household's assets exceeds a specified maximum value determined by the Service Manager, excluding any assets under the exempted assets list.

The maximum household asset value is \$150,000, as detailed under section "[Eligibility criteria for household assets](#)".

Household member has been convicted of an RGI related offence

Under *Housing Services Act* Regulation 367/11 section 36, a household is not eligible for RGI assistance if a member or former member of the household has been convicted by a court of **either**

- knowingly obtaining or receiving RGI assistance that they were not entitled to
- committing a crime under the Criminal Code (Canada) in relation to the receipt of RGI assistance

A conviction must result from a prosecution in a court of law. A decision of the Landlord and Tenant Board that a household misrepresented their income is not a court conviction.

A household with a member convicted of RGI fraud or a crime related to receiving RGI assistance cannot reapply for RGI assistance for **two years** from the date of the conviction. RGI administrators must keep RGI-related convictions up to date on the [Province-Wide Arrears Database](#) (PWAD).

Screening for RGI convictions in PWAD happens at the same time as screening for social housing arrears. PWAD checks, including RGI convictions of misrepresentation or fraud occur at time of application and annually for all applicants on the CWL.

A household may reapply before the two-year limitation in **either** of the following cases:

- The member of the household who was convicted of RGI fraud or a crime related to the receipt of RGI assistance is no longer a part of the household, and
- The RGI administrator is satisfied that current members of the household comply

with either of the following—

- did not know that the former member was committing this offence
- could not have prevented it

Any person who helps a member of a household get RGI assistance that the household is not eligible for could be charged with an offence. On conviction, they could be fined up to \$5,000 or be imprisoned for up to six months, or both.

Household absent from RGI unit more days than permitted

Under *Housing Services Act* Regulation 367/11 section 37, when a household is absent from an RGI unit in excess of the number of days allowed by the City as service manager, they cease to be eligible for RGI. A household is no longer eligible for RGI assistance if **one** of the conditions below applies:

- all members of the household have been absent from their unit for more than 90 consecutive days
- all members of the households have been absent from their unit for more than 90 days in total in a 12-month period

Details on exceptions to the rule on absence from unit

The Local Rule regarding absence from the unit specifies these exceptions:

- a short absence of seven days or less not counting toward the 90-day total
- an absence due to a medical condition of a household member
- an absence resulting from a criminal charge or conviction of a household member
- other [extenuating circumstances](#)

Short absence

Any absence of seven consecutive days or less is a short absence. A short absence does **not** count toward the 90-day absence limit allowed within a one-year period.

Medical condition of a household member

If a household has only one member and that member has a medical condition that makes it necessary to temporarily leave the unit, the household will **not** be considered absent from the unit.

If a household includes one or more members that have a medical condition that makes it necessary to temporarily leave the unit, and as a result, other household members are

absent because they are accompanying them, the household will not be considered absent from the unit. This exemption applies only if a member of the household has a medical condition. It does not apply when the person with a medical condition is **not** a member of the household.

Housing provider policy on medical conditions required

Housing providers must develop a policy for deciding what is a valid medical reason to be absent from the unit and what supporting documents they will accept. This policy must be applied consistently. An example of a valid medical reason for absence is a long stay in a hospital, rehabilitation, or treatment facility. However, this must be supported by documentation from a medical professional.

Absences due to criminal charge/conviction

Another exception to the absence rule relates to criminal actions of the **sole** member of a single-person household. In either of the situations below, the household is not considered absent from the unit:

- The member is absent because they are being held in jail while awaiting trial.
- A bail condition of release prevents the member from living in the unit.

Unless a household member is convicted of RGI fraud or misrepresentation, conviction of a criminal offence does not make someone ineligible for RGI subsidy. However, a household member convicted of an offence where the jail time to be served is more than 90 days will be considered absent from the unit for more than 90 days, as per the Local Rule - Absence from Unit.

Extenuating circumstances of absence from unit

RGI administrators may extend the time a household may be absent from a unit if there are [extenuating circumstances](#). However, the household must disclose to the RGI administrator their intention to be absent in advance or as soon as is reasonably possible. This applies if an RGI administrator has reviewed appropriate documentation from the household and has decided that there is a legitimate reason for an extension.

RGI administrators must include the requirement to comply with the Local Rule - Absence from Unit in the Consent and Declaration section of their Annual RGI Review Form.

Details on Suspected RGI Fraud

In cases of suspected fraud committed by an RGI household, the following policy

requirements apply to the RGI administrator:

- Follow the procedure “[Documenting and reporting alleged fraud](#),” which involves completing the Documentation of Suspected RGI Fraud Form.
- Carefully document any suspicion.
- Keep the documentation confidential.
- Include in the documentation dates, times and observed events or other evidence either read or heard.

Information should be as thorough as possible, but no allegations should be made that cannot be verified.

HSS follows a prescribed protocol to review the completed forms and, if needed, follows up with the RGI administrator with any direction or further required actions.

Fraud affecting RGI eligibility

An action is fraudulent only if the person taking the action showed an **intent** to deceive. In the context of social housing, for example, a household that was informed of the requirement to report changes in income but failed to do so may have intended to deceive. In some cases, such as doctoring a pay stub to display a lower income, the intent to deceive expressly to gain a benefit may be more obvious.

By contrast, a household not reporting a change in income because they did not know that this was required did **not** commit fraud. The household did receive a benefit they were not entitled to, but there was no intent to deceive.

In general terms, the Criminal Code of Canada defines a person who has committed a fraud as:

“Every person who by deceit, falsehood or other fraudulent means, whether or not it is a false pretense within the meaning of this Act, defrauds the public or any person, whether ascertained or not, of any property, money or valuable security or any service.”

In the context of RGI, fraud results in a household receiving either an RGI subsidy they are not entitled to or some other RGI-related benefit, such as living in a unit that is bigger than the household is eligible for.

Examples of RGI fraud

The following are examples of actions that may be RGI fraud:

- falsifying or altering any part of a Notice of Assessment or Proof of Income

Statement

- falsifying or altering any other documents
- failing to report sources of income
- failing to report changes in household composition
- failing to report that students are no longer attending post-secondary courses
- concealing an absence from a unit in excess of the allowed time periods
- failing to disclose ownership, or part ownership, in a residential property that can be lived in year-round
- failing to disclose any assets owned by applicable household members that are not on the exempted assets list

An RGI household cannot sublet their unit. All leases must include this requirement. If an RGI administrator suspects that a household is subletting their unit, they must immediately inform the City of Toronto using the Documentation of Suspected RGI Fraud form.

An RGI household cannot own residential property that can be lived in year-round. If an RGI administrator suspects that a household member owns residential property that they have not disclosed, the RGI administrator must immediately inform the City of Toronto using the Documentation of Suspected RGI Fraud form.

Indicators of potential RGI fraud

There are a number of potential indicators of RGI fraud. RGI administrators must investigate when they become aware of situations that are indicators of possible fraud.

Many households will be providing Notices of Assessment or Proof of Income Statements from Canada Revenue Agency, OW statements or ODSP statements as documentation of their income. RGI administrators must review these documents carefully for any signs of alteration such as

- different fonts
- different sized characters
- uneven printing
- signs of the application of white-out
- signs of erasures, particularly on the net income line (line 23600) of the Notice of Assessment
- photocopies that appear to have altered by masking part of the original document with a second piece of paper or other means.

Households whose RGI rent is being calculated using the approximated net income method must provide specialized [documentation for verifying approximated net income](#). RGI administrators must review these documents carefully for the same signs as noted in the list above.

When reviewing banks statements, RGI administrators must ensure that all deposits shown are included in the approximated income calculation or otherwise explained.

When reviewing letters, pay stubs or other such documents RGI administrators must look for

- signs of alteration, as indicated above, and other signs that the documents are falsified including a lack of reference to the specific person that the document is purported to be referring to
- documents that do not clearly indicate who prepared them or the organization that the preparer represents
- addresses that do not match known addresses of the household
- spelling errors

Other indicators of potential fraudulent activity include the following:

- frequent visitors to the property/unit
- frequent absences from the unit by the household
- excessive expenditures related to the household's reported income
- individuals who are not reported as a member of the household but who are regularly seen coming and going from the unit
- households requesting more access keys or fobs than the number of people in the household
- vehicles regularly parked in the visitor's parking area, particularly if parked overnight
- unregistered vehicles parked in resident parking spots
- households with more assigned parking spots than members of the household of driving age or registered vehicles
- units or rooms advertised for rent on websites such as Airbnb and Kijiji.

References

- [Access to Housing website](#)
- [Monthly Ontario Works Amounts](#)
- [Family Law Act](#)

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- [RGI Forms and Templates](#)
- [Municipal Code Property Standards](#)

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Policy on determining monthly household income

Policy statement

Under this policy, the Housing Secretariat ensures that RGI administrators use consistent methods for determining the monthly household income of prospective and current recipients of RGI assistance.

Application

All RGI administrators, when determining the household monthly income of prospective and current recipients of RGI assistance.

Policy requirements

The RGI administrator must use the monthly income determined by these policy requirements for calculating the RGI rent households will pay. Implementation of this policy also requires that RGI administrators verify each household member's tax-based net income as well as any monthly payments from social assistance.

In special circumstances **only**, it may be necessary to substitute approximated net income for tax-based net income for some household members. Household income excludes the income (non-benefit for those receiving social assistance) of any member of the household who is a full-time student at a recognized educational institution.

Verification of income

Each person in the household who is 16 years of age and older and does not qualify as full-time student must provide income information in these cases:

- when applying for RGI
- when accepting an offer of RGI assistance
- annually
- in-year, where required by the legislation

The RGI administrator must distribute an Annual RGI Review Form to all households receiving RGI assistance prior to their annual RGI review. The Review form must contain all of the information found in the City's sample form. Households must complete the form and submit it to the RGI administrator along with the documents required to verify their income.

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The Consent and Declaration for RGI Review Form, found on the [RGI Forms and Templates](#) website, is a mandatory City form. RGI administrators must give this form to all RGI households, alongside the mandatory Annual Household Asset Declaration Form, in preparation for their annual RGI review. All RGI households must complete and submit the Consent and Declaration for RGI Review Form at the annual RGI review and at any in-year reviews that may be conducted. The form must be signed by all members of the household who are 16 years of age and older.

RGI administrators must verify the monthly income of household members in one of two ways:

- **Tax-based net income**—The net income amount from line 23600 on a person's income tax return as assessed by the Canada Revenue Agency (CRA). The tax-based net income method must always be used when conducting the annual RGI review.
- **Approximated net income**—The best approximation of a household member's net income for the next 12 months, calculated by projecting their income beginning on the first day of the month following the month in which the review is started. Refer to "[Criteria for using approximated net income](#)" section for details on when to use this method.

Tax-based net income

A notice of assessment (NOA), specifically line 23600, or a proof of income (POI) statement are the primary tools for verifying income as it applies to RGI rent. For more information on these two documents, refer to "[Details on NOA and POI](#)."

A household member who has income from social assistance, specifically from Ontario Works (OW) or Ontario Disability Support Program (ODSP) must also provide the following:

- a recent Statement of Assistance that has the names of all household members included in the benefit, the benefit unit's address and the net social assistance amount paid to the benefit unit (or a copy of the proof of social assistance from the recipients' MyBenefits account)

ODSP recipients who also receive income from CPP-D or OAS Spouse's Allowance, must also provide the following:

- if also receiving CPP-D, a T4A(P) for the relevant tax year

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- if also receiving OAS Spouse's Allowance, a T4A(OAS) for the relevant tax year

As applicable, household members must also provide the following:

- an RDSP annual statement for the year of the tax assessment
- evidence of current full-time student status
- evidence of employment income for the year of the tax assessment

The following are exempt from the requirement to provide the NOA or POI statement:

- newcomers who have been in Canada less than one year
- for their initial RGI review only, individuals assigned a disadvantaged (DA) designation by Access to Housing who have not filed an income tax return for the most recent year
- individuals who qualify as a full-time student for the current term/semester
- individuals who are under the age of 16

In general, RGI rent is based on the most recent taxation year, with the additional factors:

- If the RGI household's anniversary date falls between January and June, RGI eligibility and RGI rent are based on net income from the NOA for the tax year before the previous year.
- If the RGI household's anniversary date falls between July and December, RGI eligibility and RGI rent are based on net income from the NOA for the previous tax year.

Example

- If the household's anniversary date is March 1st, 2023, the 2021 NOA would be used.
- If the household's anniversary date is November 1st, 2023, the 2022 NOA would be used.

Approximated net income

Approximated net income is **not** intended to capture short term fluctuations in income or one-time payments. In most cases, it is for one year or less before returning to using tax-based income.

To determine approximated net income, the RGI administrator must consider only ongoing income that is anticipated to be received regularly over the 12-month period

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following the annual or in-year RGI review. For more information, refer to “[Income sources used for approximated net income](#)” in the section “Supporting information on calculating income”

Calculating income using a projection results in an approximated net income and is **not** net of income tax deductions. With the exception of self-employment income, the gross amount of income is used in determining approximated net income.

For a household member required to pursue income, the RGI administrator must postpone the rent calculation until the results of the person’s pursuit of income process are known. (For more information on pursuing income, refer to “[Details on the types of income households must pursue](#)” in Appendix C.)

Calculation of approximated net income may also entail the RGI administrator’s [duty to accommodate](#) under Ontario’s Human Rights Code, 1990.

Criteria for using approximated net income

The RGI administrator must consider projecting net income only as a **temporary** measure, avoiding requesting excessive documentation from the household. Cases for approximating net income are limited to the following:

- Any member of a household who has experienced a serious long-term event which has resulted in the household’s total net income dropping by at least 20% since the most recent annual RGI review. A serious long-term event is one that lasts a minimum of six (6) months, resulting from a change in a household member’s source of income and in a significant reduction in the household’s total net income. Examples of such events include job loss, a permanent change from full- to part-time hours, or a change of status from employed to social assistance or retirement.*
- For their initial RGI review only, RGI applicants or in-situ households who are found to be ineligible for RGI subsidy using the tax-based net income method (line 23600 from the applicable NOA).
- A newcomer to Canada who was not living in Canada during the applicable taxation year and therefore was not required to file their taxes.
- For their initial RGI review only, individuals with a disadvantaged (DA) designation and unable to immediately provide an NOA or POI statement because they have not filed an income tax return for the most recent year.
- For some in-year reviews, approximated net income may apply to these situations:

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- A member of the household starting to receive or ceasing to receive OW or ODSP.
- A member of a benefit unit with a permanent increase in non-benefit income causing the benefit unit to exceed their non-benefit income limit.
- There has been a permanent change in the household composition.
- A member of the household has begun full-time attendance at a recognized educational institution.
- A member of the household has ceased to be in full-time attendance at a recognized educational institution.
- Any member of the household has had their income tax return reassessed or additionally assessed since the last household income & RGI review.

*The RGI administrator must **not** use approximated net income, even if there has been a 20% or more decrease in net household income, when the household member

- is working seasonally;
- has fluctuating income;
- is in their second or subsequent year of self-employment.

To determine the income for all other household members, the NOA or POI statement applies. For in-year reviews, the tax statement from the most recent annual review applies.

Income sources for determining approximated net income

To verify approximated net income, RGI administrators must collect documentation on income sources that are normally recorded on line 23600 of the NOA, including

- employment income, including employment insurance benefits
- net self-employment income, applicable only to a household member who is self-employed for **less than one year**
- wage-loss replacement benefits, including Workplace Safety and Insurance Board (WSIB), disability and sick benefits
- income producing assets or investments
- pensions
- social assistance

For benefit units, excluding their Statement of Assistance income—benefit income minus OW or ODSP—from the approximated net income is the approximated net non-benefit income amount.

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The RGI administrator must record in the household's RGI file the rationale for collecting the relevant documentation. For a list of documents verifying approximated net income, refer to "[Documentation for verifying approximated net income](#)" in the section "Supporting information on determining income."

Payments from Registered Disability Savings Plans

A Registered Disability Savings Plan (RDSP) helps parents and others save for the long-term financial security of a person with a disability and who is eligible for the Disability Tax Credit (DTC).

Households must provide their annual RDSP statement for the same year as the NOA from the institution holding the investment.

Student income not included in income determination

When calculating the adjusted family net income, do not include the non-benefit income received by a current full-time student at a recognized primary, secondary or post-secondary institution. Students under the age of sixteen are not required to provide proof of their student status.

A student can be any member of a household, without any age restrictions. Full-time students do not have to provide an NOA, however the household must report a change in full-time student status within 30 calendar days. Full-time students who receive Ontario Works (OW) or Ontario Disability Support Program (ODSP) are still required to provide a recent Statement of Assistance or a copy of the proof of social assistance from the recipients' MyBenefits account.

Full-time attendance

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

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- a confirmation of enrolment prepared by an educational institution
- a receipt from the educational institution showing the tuition fees paid

Recognized educational institutions

Please see the [Recognized educational institution](#) section for details on what qualifies as a recognized educational institution.

To exclude full-time student's non-benefit income in RGI rent calculations, with the exception of post-secondary schools, recognized educational institutions must be located in Ontario.

Documents required to qualify for employment deduction

If at least one member of household whose income is included in the rent calculation receives employment income during the applicable tax year, they qualify for an employment deduction.

The employment deduction is

- \$75 for a family unit with only one person
- \$150 for a family unit with more than one person

To receive the employment deduction, one member of the family unit must provide **one** of the following documents for the applicable tax year (same tax year as the NOA):

- Proof of Income statement
- T4
- Letter from employer
- Pay stub
- Proof of wage-loss replacement/loss of earnings benefits from Workplace Safety and Insurance Board (WSIB)

These documents are used only to provide evidence of employment income to qualify for the employment deduction; the amount of the employment income is not relevant.

Consequences and monitoring

The table below lists the consequences arising if documents or other information required for income calculation in annual or in-year reviews is lacking.

Table 3: Consequences for Missing Information

If this is lacking	Consequence
NOA or POI (for those who are not exempt from providing)	Household loses eligibility for RGI assistance
Income documentation provided for calculation of approximated income	Household income from the applicable NOA statement is used instead
Evidence of employment	Household does not qualify for employment deduction
Evidence of current full-time student status	Income of the individual included in rent calculation
Reported changes	Loss of eligibility, possible retroactive rent calculation, possible arrears in rent

The City conducts RGI reviews to monitor the housing provider's collection of income verification documents.

Procedure for determining monthly income

Although this procedure applies exclusively to determining **income**, the result of these steps feeds into the [procedure for calculating rent](#) in the next section of the manual.

Before starting this procedure, do the following:

- Become familiar with the [requirements for income verification](#).
- Review the completed Annual RGI Review Form, first verifying that the information in the form is complete and accurate.
- Verify that the mandatory Consent and Declaration for RGI Review Form is complete and has been signed by all members of the household who are 16 years of age and older.

For supporting information on steps 1, 2 and 3 of the following procedure, refer to the section "[Details on the procedure for determining income](#)." An RGI Calculation Worksheet is provided as a reference in [Appendix B: RGI Forms and Templates](#).

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Table 4: Steps for Determining Monthly Income

Step	Details
1. Determine who lives in the household.	To identify the benefit and family units within a household, obtain information on relationship of members and sources of income. More detail is in the supporting information for this step.
2. Determine the annual income of each person in the household.	<ol style="list-style-type: none"> 1. Use applicable tax statement (NOA or POI), line 23600 (net income) of each household member aged 16 or over who is not a full-time student. (Individuals must file a tax return even if they report no income unless they qualify as full-time student). 2. If required, according to the criteria for using approximated net income, use the approximated net income method instead of line 23600. 3. Adjust for RDSPs by subtracting payments and/or adding or repayments. Refer to the Registered Disability Savings Plan section for more information on RDSPs. <p>More detail is in the supporting information for this step.</p>
3. Determine the monthly adjusted family net income (AFNI) for each benefit or family unit.	<ol style="list-style-type: none"> 1. Combine the income from all members of a benefit or family unit. Do not combine multiple benefit or family units. 2. Exclude the non-benefit income for any full-time student at recognized educational institution, with evidence of full-time status and proof of enrollment and what school. 3. Divide by 12 to calculate the monthly AFNI for the benefit or family unit. <p>More detail is in the supporting information for this step.</p>

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Step	Details
4. Subtract employment deduction for family units	If a family unit has employment income, deduct \$75 for a family unit of one person, and \$150 for a family unit with more than one person.
5. Determine the monthly non-benefit income of each benefit unit.	<p>Use the most recent monthly Statement of Assistance to calculate the non-benefit income.</p> <p>Add any Pay Direct rent deduction back to the net social assistance amount paid to the benefit unit to determine the total value of monthly social assistance.</p> <p>Subtract the total value of monthly social assistance from the benefit unit's monthly AFNI. The remainder is the monthly non-benefit income.</p>

Supporting information on determining household income**Details on NOA and POI**

After an individual files their personal income tax return (T1) with the Canada Revenue Agency (CRA) it is reviewed. Once the review is completed CRA issues a Notice of Assessment (NOA) to the individual. The NOA is either mailed to the individual or is available through their MyCRA on-line account.

The NOA consists of several pages. The first page is usually titled "Notice of Assessment" and will include a written message indicating that CRA has assessed the individual's tax return for the applicable year. Page 1 also includes the Canada Revenue Agency and Government of Canada wordmarks. The page most applicable to RGI households is the page "Tax assessment." On most NOAs this is either page 2 or page 3. This page includes a summary of the assessed tax return including Total income, Net income and Taxable income. Net income is on line 23600, be sure to use the correct figure.

Individuals are identified on the NOA by the name and address used when filing their tax return and the last four digits of the Social Insurance Number.

Individuals that have registered for MyCRA are also able to access a Proof of Income Statement (POI). The POI includes the individual's net income (line 23600) and shows

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if the individual has employment income and is therefore eligible for the employment deduction. Individuals can download the POI from their MyCRA account or can request that it be mailed to them.

Throughout this Manual where there is reference to the NOA being required, the POI is an acceptable alternative.

The POI includes the Canada Revenue Agency and Government of Canada wordmarks on the first page. Individuals are identified by the name and address used when filing their tax return and their full Social Insurance Number.

The individual's Net income figure is generally on the first page of the POI, in the Net income section at line 23600. If the individual claimed any employment income during the taxation year it appears in the Total income section on line 10100. None of the information found below line 23600 is needed for RGI calculations.

The following are exempt from the requirement to provide the NOA or POI statement:

- newcomers who have been in Canada less than one year
- for their initial RGI review only, individuals assigned a disadvantaged (DA) designation who have not filed an income tax return for the most recent year
- individuals who qualify as a full-time student
- individuals who are under the age of 16

Income from social assistance

Household members who receive OW or ODSP are considered to be a part of a benefit unit. In addition to the NOA or POI statement, members of a benefit unit must provide a recent Statement of Assistance (or a copy of the proof of social assistance from the recipients' MyBenefits account) that includes names of all household members included in the benefit, the benefit unit's address and the net social assistance amount paid to the benefit unit.

Full-time students who receive OW or ODSP are required to provide documentation for OW or ODSP. However, full-time students are not required provide the NOA or POI statement.

A household member receiving ODSP who also receives of CPP-D or OAS Spouse's Allowance must provide the following additional documentation:

- For CPP-D, a T4A(P) for the relevant tax year
- For OAS Spouse's Allowance, a T4A(OAS), box 21, for the relevant tax year

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- When using approximated net income, documentation such as payment slips verifying the amount of CPP-D or OAS Spouse's Allowance

If a household member receives income primarily from OW or ODSP, their RGI rent is determined using the rent scale tables (Tables 7-9).

An individual who receives OW or ODSP may also have income from employment, assets, or pensions or support payments. This is called non-benefit income.

Some household members may receive payments from ODSP under the Assistance for Children with Severe Disabilities (ACSD) program. ACSD payments are not considered basic financial assistance for the purposes of RGI, therefore, household members are not treated as a benefit unit because of only ACSD payments.

Registered Disability Savings Plans (RDSP)

RDSP payments appear on Line 12500 of a POI statement. RDSP repayments appear on Line 23200 of a POI statement, however this line may include other types of deductions. Therefore, household members are required to provide their annual RDSP statement for the same tax year as their NOA from the institution holding the investment. When determining annual income, RDSP payments are subtracted, and repayments are added, as described in [Step 2: Determine annual income of each person in household](#). More detail is in the [supporting information](#) for this step.

For in-year reviews, use the same RDSP statement from the most recent annual RGI review to calculate a household member's income.

Employment deductions

The following table provides examples of employment deductions for a variety of family unit types.

Table 5: Examples of Employment Deductions

Household Composition	Employment Deductions
One person with employment income and no children.	\$75 for the family unit

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Household Composition	Employment Deductions
One person with employment income and 1 or more children.	\$150 for the family unit
A couple both with employment income and no children.	\$150 for the family unit
A couple, both with employment income, and 3 children.	\$150 for the family unit
A household has three adults and two children — a couple with two children and another adult (e.g. uncle). Each adult has employment income.	\$150 for the couple with children (one family unit) \$75 for the single person (another family unit)
A household made up of three adult brothers. Each brother is employed. There are no children in the household.	\$75 for each person (3 separate family units)
A household with a single working parent and their adult child with employment income.	\$150 for the two member family unit
A single woman lives with her 2 adult children and a grandson. The single woman works. Her younger child is a student. Her oldest child and her grandson receive OW benefits and have no non-benefit income.	\$150 for the single working woman and her younger child (one family unit) No deduction for the benefit unit.
A household with a single working parent with two children and an adult child who recently moved back into the unit. The adult child has employment income.	\$150 for the single working parent and her children (one family unit). The adult child is part of the parent's family unit.
A father and son live in a 2-bedroom unit, father is receiving pension and son is working.	\$150 for the son because the family unit is made up of two people, father and son.

Income sources used for approximated net income

The RGI administrator must use the following sources of income, as applicable, when approximating net income:

- employment income
- self-employment income
- wage-loss replacement benefits
- income produced from assets and investments
- pensions and spousal support payments

For members of benefit units, do not add in their social assistance income. The approximated net income, excluding social assistance, is the non-benefit income.

Note:

- Child support payments received are not considered income.
- Child support payments made are not considered a deduction from income.

For more information on each of these sources, refer to “[Details on approximating net income](#)” in Appendix C.

Documentation for verifying approximated net income

The following factors support the discussion of verifying [approximated net income](#):

- Before approximating income, the RGI administrator must verify that an income change is not due to fluctuating or seasonal income.
- Not all income categories apply to all household members.
- An RGI administrator should minimize the number of documents they collect and use to calculate approximated net income. Only **one** document per income source should be required.
- Documentation must come directly from the source providing the income.
- Where feasible, documents should cover the last three months. But if the change in income is recent, a single pay stub or a letter or statement of expected earnings is acceptable.
- If no significant change in the amount of income from a specific income source has occurred, T3, T4 and T5 documents from the most recent tax year are acceptable.
- Affidavits are **not** acceptable as proof of income.
- If a household member is required to pursue income, their approximated net

income cannot be calculated until the results of the pursuit are known.

Using the previous year's POI to calculate approximated net income

When approximating a household member's income, an RGI administrator may be able use the POI statement from their most recent annual RGI review. In this case, the RGI administrator adjusts only the changed employment income lines to calculate the approximated net income.

Documents for employment income and employment insurance benefits

The information in this section supports the discussion of employment income used to determine [approximated net income](#):

- Pay stub(s) must include the employer's name and address and show which pay periods are covered.
- A letter from the employer or agency must verify the start date, indicate gross annual salary or rate of pay and weekly hours, and provide a statement as to the likelihood of that level to continue. The letter must be on company letterhead, recently dated, and contain the telephone number, name and signature of the letter writer.
- One of the following documents must verify Employment Insurance (EI) benefits: a copy of a benefit statement showing the gross weekly amount or a statement printout from household member's EI web account.

Household members who lost their jobs may need to provide a copy of their Record of Employment as proof that their income has decreased, and when. They must also try to obtain employment insurance income.

Documents for self-employment income

Approximated income for self-employed household members applies only if the household has been self-employed for less than one year. The RGI administrator must estimate the income using the person's income-and-expense statement, or other records.

Documents for wage-loss replacement benefits

Examples of wage-loss replacement benefits include

- Workplace Safety and Insurance Board (WSIB) loss of earnings benefits
- Disability benefits

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- Sick benefits

These benefits can be verified by statements from the past 1-3 month or documentation on the anticipated benefit, including payment amounts and expected duration.

Documents for income producing assets or investments

Documents that show proof of term deposits, GICs, treasury bills, bonds, debentures, stocks, shares and mutual funds include the following:

- interest or investment statements, certificates, cheque stubs or copies of checks from a bank, credit union or other investment source which give the amount of interest/income earned
- a letter from a bank, credit union or other investment source stating the amount of interest/interest earned
- T3 or T5 slips issued for tax purposes

RGI administrators must request the past 12 months bank statements to verify that an income change is not due to fluctuating or seasonal income.

Documents for pensions or spousal support payments

Documents that show proof of Registered Retirement Income Funds (RRIFs), pension, long-term disability, or annuity income include the following:

- cheque stub(s) or a copy of a current cheque which shows the gross amount of income and how often it is paid
- current statement from the fund/pension holder showing the amount of monthly or annual withdrawals
- a slip issued for income tax purposes showing the annual amount of the RRIF, pension, disability or annuity income
- a letter/statement from the pension manager or government agency, including foreign, stating the amount of the payment

Documents that show proof of Spousal Support:

- a court order for spousal support based on the federal *Divorce Act* or the *Ontario Family Law Act*; or
- a statement from the Family Responsibility Office (FRO); or
- a legal domestic contract such as a separation agreement

Note:

- Child support payments received are not considered income.
- Child support payments made are not considered a deduction from income.

Documents for social assistance

To determine benefit income, the RGI administrator must use a recent Statement of Assistance (or a copy of the proof of social assistance from the recipients' MyBenefits account), whether using tax-based or approximated net income. The statement must include the names of all household members included in the benefit unit, the benefit unit's address and the net social assistance amount paid to the benefit unit.

Benefit income is never part of an RGI rent calculation. To determine non-benefit income, the benefit income must be excluded from the approximated net income. If the non-benefit amount does not exceed the non-benefit income limit for the benefit unit, the RGI administrator uses the OW or ODSP rent scales.

Approximated net income and duty to accommodate

RGI administrators must consider their duty to accommodate under Ontario's *Human Rights Code, 1990*, when deciding what documentation to use when calculating approximated net income.

For example, for a household having difficulty complying with their obligations because of disabilities, an accommodation may be necessary. Or a household member may have provided a document other than the one the RGI administrator requested or one that is listed in the next section.

For cases in which duty to accommodate applies, the RGI administrator must accept the alternative document if it is reasonable to consider it sufficient to confirm a household's income.

Details on the procedure for determining income

This section contains details on steps 1, 2 and 3 of the [high-level procedure](#) for determining income for a family unit.

Step 1: Determine who lives in the household

In determining who is in the household, consider their relationship to each other and their sources of income. A household may be made up of family units, benefit units, or

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a combination of benefit and family units.

A benefit unit is a single person or a family that receives a monthly payment from Ontario Works (OW) or Ontario Disability Support Program (ODSP).

A family unit is one of the following:

- a person
- a person and their spouse
- a person and their child/children
- a person, their spouse, and if either person has children, any children living with them

A child is any household member living in the unit who

- was born to another member(s) of the household
- another member(s) of the household has legally adopted
- another member(s) of the household treats as their child

A child does not include a foster child.

The term 'child' is defined by social relationships and not by age.

A family unit's RGI rent is based on any income sources other than OW or ODSP.

Below are examples of benefit and family units in the household:

- A household made up of a single woman and her five-year-old son. They receive ODSP. They are a benefit unit.
- A household made up of a couple and a child. One of the partners is self-employed. They are a family unit.
- A household made up of a mother with a daughter and a son. The son has a child of his own. The mother is employed. The son and his child receive OW. The household is made up of a family unit, the mother and her daughter, and a benefit unit, the son and his child.
- Two parents and their child, a grandparent and an aunt. The parents have employment income, the grandparent receives CPP, and an aunt who receives ODSP with no other income. This household consists of **two** family units, the parents and their child form one and the grandparent forms the other, and one benefit unit, the aunt.

Step 2: Determine annual income of each person in household

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For each member of a benefit or family unit, do the following:

1. Find the household member's tax-based net income on line 23600 of their NOA.
2. If the income must be projected, use the approximated net income instead of Line 23600.
3. Subtract all payments from a Registered Disability Savings Plan (RDSP) received by the member in the same taxation year as the NOA.
4. Add all payments from a Registered Disability Savings Plan (RDSP) repaid by the member in the same taxation year as the NOA.

Step 3: Determine the monthly adjusted family net income (AFNI)

For each benefit or family unit, do the following:

1. Combine the income of all members of each benefit or family unit calculated in step 2.
2. Exclude the non-benefit income of OW and ODSP recipients who are full-time students attending a recognized educational institution. Full-time students who receive OW or ODSP are required to provide a recent Statement of Assistance or a copy of the proof of social assistance from the recipients' MyBenefits account.
3. Divide the total income by 12.

This is the monthly adjusted family net income (AFNI) for the benefit or family unit.

References

- [Proof of income statement – Canada Revenue Agency website](#)
- [RDSP – Canada Revenue Agency website](#)
- [ILC website](#)
- [Ontario Ministry of Colleges and Universities website](#)
- [Ontario Ministry of Education website](#)
- [Ontario Ministry of Education website--School Information Finder](#)
- [OSAP search tool for approved universities](#)
- [Private Career College Search Service](#)

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Policy on calculating household rent

Policy statement

The Housing Secretariat is committed to the fair and accurate calculation of rent for RGI households and the prompt correction of errors, should they occur.

Application

All RGI administrators, when calculating the monthly rent of prospective and current recipients of RGI assistance.

Policy requirements

Compliance with this policy requires consistent and accurate calculation of household rent, based on the determination of household income in the previous section of the manual. Specific requirements also exist for addressing calculation errors made by either the RGI administrator or the household.

Determination of RGI rent

The RGI administrator must calculate the RGI rent, before utilities, separately for each family unit and benefit unit and then add the amounts together. Add utility charges and subtract utility allowances to determine the total RGI rent. Add any non-RGI charges, such as cable, parking or co-op sector support charges to determine a household's total monthly rent payable.

To implement this policy requirement, refer to the following procedures:

- [Calculating monthly household rent](#)
- [Calculating rent for a partial month](#)

Documentation to reflect RGI rent calculations

To comply with the policy, the RGI administrator must document the rent calculations by following these requirements:

- when using software to calculate the RGI rent, keeping detailed electronic files for each household
- when completing these calculations manually, keeping a completed calculation sheet with the verification in the household's file, thus recording enough detail so

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- that a household can understand how the rent was calculated
- using a standard template, either electronic or paper format, for the RGI rent calculations

An RGI Calculation Worksheet is provided as a reference in [Appendix B: RGI forms and templates](#).

Addressing of errors in RGI rent calculation

The RGI administrator must address any errors in rent calculations. For details on the specific ways of addressing such errors, refer to the following:

- [error by the RGI administrator](#)
- [error by the household](#) from incorrect or incomplete income information

Consequences and monitoring

Non-compliance with this policy has these consequences:

- Miscalculation of rent can result in a household paying too little or too much.
- Any error by the RGI administrator result in additional costs to the RGI subsidy program.
- Given that households can request a review of the determination of their rent, a lack of information on how the RGI administrator calculated the rent could overturn a decision.

To monitor compliance with this policy, the City conducts reviews.

Procedures for calculating household rent

The following procedures support the [policy requirement](#) for determining RGI rent:

- Calculating monthly household rent
- Calculating rent for a partial month

Calculating monthly household rent

To do this procedure, use the output of the [procedure for determining monthly income](#) in the previous section of the manual. For some of the steps of this procedure for calculating household rent, information in the series of tables applies. Links to the tables are in the Details column below.

Table 6: Steps for Calculating Monthly Household Rent

Step	Details
1 Determine the RGI rent (before utilities) for a family unit.	Take the monthly AFNI of the family unit, apply any applicable employment deduction, and multiply by 0.3 (30%) to determine the RGI rent before utilities for the family unit. Examples are in the supporting information for this step.
2 Determine the RGI rent (before utilities) for a benefit unit.	<p>Compare the monthly non-benefit income of the benefit unit to the non-benefit income limit in the applicable social assistance table (Tables 7-9). The tables and examples are in the supporting information for this step.</p> <p>If the non-benefit income is equal to or less than the limit, use the applicable rent scale (Tables 7-9) to determine the rent. Do not include the non-benefit income. If there is income from CPP-D or OAS Spouse's Allowance, use Table 10 to determine whether to use the rent scale or the non-benefit income.</p> <p>If the non-benefit income is more than the limit, use the monthly non-benefit income, apply any applicable employment deduction, and multiply by 0.3 (30%) to determine the RGI rent before utilities for the benefit unit. Do not include benefit income.</p>
3 Determine the RGI rent before utilities for the household.	Combine the RGI rent before utilities for all benefit units and family units in the household. An example is provided in the supporting information for this step.
4 Determine the utility charges (+) and allowances (–) for the RGI unit	Determine the utility charges (+) or allowances (–) for the housing unit (utility part of RGI rent) using Tables 11-13. Tables and examples are in the supporting information for this step.

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Step	Details
5 Adjust the RGI rent for utilities and compare to minimum and maximum rents for the unit.	<p>Determine the RGI rent after utility adjustments by adding utility charges and/or subtracting utility allowances determined in step 4 from the amount determined in step 3.</p> <p>Compare the RGI rent amount after utility adjustments to the minimum and maximum rent for the unit:</p> <ul style="list-style-type: none"> • If this amount is more than the minimum rent and less than the maximum rent for the unit, this is the household's RGI rent. • If the amount is less than the minimum rent, charge the household minimum rent. Please note that minimum rent is increased and indexed according to the Province's rent-increase guideline annually on July 1st. Please refer to the City of Toronto's City Guidelines for current minimum rent amounts. • If the amount is more than the maximum rent (market rent), charge the household market rent. Examples are in the supporting information for this step.
6 Determine total monthly rent by adding any additional charges such as parking, cable, or sector support (co-ops only).	<p>Add non-RGI charges, if any, for extra services such as parking, cable TV, or sector support (for co-ops only). Add these charges to the RGI rent to determine the total rent for the household. Examples are in the supporting information for this step.</p>

Calculating rent for a partial month

If a household moves in after the first of the month, use the following steps to charge them a partial or pro-rated rent. An example using this procedure is in the [supporting information](#) for this procedure.

1. Calculate the total monthly rent, using the previous procedure.
2. To calculate the per-day amount of rent, divide the total monthly rent amount

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from step 1 by the number of days in the month.

3. Determine the number of days in the month that the household will be living in the unit.
4. Multiply the number of days in step 3 by the per-day amount in step 2.

Supporting information on rent calculations

This section supplements the policy requirements and the procedures for rent calculations. It contains detailed examples based on some of the steps in the procedure.

Details on addressing errors in rent calculations

The information below supports the subsection “[Addressing of errors in RGI rent calculation](#)” in the policy requirements.

Error by the RGI administrator

An RGI household who has paid less rent than they should have because of an error in the RGI administrator's rent calculation must **not** be charged for the difference.

To correct the error, the RGI administrator must complete a new RGI review as soon as possible and issue a new RGI decision using prescribed notification timelines.

Error by the household

When an RGI household has paid less rent than they should have because they did not disclose an income source or change in income, an RGI administrator must determine whether the lack of disclosure was intentional or not.

If intentional, it is not an error. If it appears that the household deliberately withheld information, the RGI administrator must investigate. For more information on fraud, refer to the section “[Fraud affecting RGI eligibility](#).”

If the RGI Administrator determines that the household withheld information, they must issue a Notice of Decision - Loss of Eligibility for RGI Assistance.

If this was **not** intentional, RGI administrators have two options for collecting amounts owed:

- **Enter into a repayment plan with the household.** This is the recommended option because it is most straightforward. RGI administrators should create a repayment plan policy to ensure that households are treated consistently. The policy should consider the amount the household owes, their ability to pay and the length of time it would take to repay. The household can also choose to pay more than prescribed in the repayment plan.
- **Increase RGI rent to recover the difference.** If this option is chosen, the increase cannot be more than 10 per cent of the corrected RGI rent. This option is **not** recommended because it is more complicated than the repayment agreement option and could result in a long repayment schedule.

In both these cases, the household can choose to pay a higher amount than the

original agreement.

Regardless, the RGI rent must be increased and the household must be given written notice of their increased rent. The effective date of the new RGI rent depends on when the change took place and whether the household has agreed to a repayment plan or the repayment is being incorporated into the rent.

If no arrangements are made to repay the amount owing, the RGI rent can be increased to recover the debt. The increase will take effect on the first day of the month after the notice is issued.

Details on steps for calculating rent

Below are supporting details, tables and examples on all of the steps of the [high-level procedure](#) for calculating rent. (The links at each of the steps below return you to that procedure.)

Step 1: Determining the RGI rent (before utilities) for a family unit

Based on step 1 of the procedures above, the following examples show how to calculate the RGI rent, before utilities, for a family unit. Calculate each family unit's RGI rent to two decimal places.

Example 1 – Family units

A family consists of a single parent and one child who attends public school. The parent's income is indicated as \$26,400 per year on line 23600 of the applicable NOA. The parent has provided a T4 from the same tax year as the NOA as evidence that they received employment income.

This household consists of one family unit.

Annual Net Income

Parent: \$26,400

Monthly adjusted family net income (AFNI)

- **Monthly AFNI:** $\$26,400 \div 12 = \$2,200$

Apply applicable employment deduction to AFNI

- Employment deduction = - \$150

- $\$2,200 - \$150 = \mathbf{\$2,050}$

Monthly RGI rent, before utilities (30% of AFNI after employment deduction):

$$\$2,050 \times 30\% = \mathbf{\$615}$$

Example 2 – Family unit

A family consists of a couple, both over 65 years of age. They each receive basic Old Age Security (OAS), Guaranteed Income Supplement (GIS) and Guaranteed Annual Income System (GAINS). They each have a total of \$13,548 listed on line 23600 of the applicable NOA. They have no employment income.

This household consists of one family unit.

Annual Net Income

Adult A: \$13,548

Adult B: \$13,548

Total annual net income

- $\$13,548 + \$13,548 = \$27,096$

Monthly adjusted family net income (AFNI)

- **Monthly AFNI** for the family unit: $\$27,096 \div 12 = \mathbf{\$2,258}$

Apply applicable employment deduction to AFNI

- Employment deduction = Not applicable

Monthly RGI rent, before utilities (30% of AFNI after employment deduction):

$$\$2,258 \times 30\% = \mathbf{\$677.40}$$

If there are no other household members, then the RGI rent would be rounded to **\$677**.

Example 3 – Family unit

The household consists of a two-parent family with two children, ages six and ten. One parent is self-employed and also works part-time at a hardware store. The income listed on line 23600 of their Proof of Income statement (POI) is \$36,000, with lines 10100 and 10400 indicating the employment income. The other parent is in school full-

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time at a university and works part-time at a movie theatre with a net income of \$6,000; the parent who is a full-time student is not required to provide the NOA.

This household consists of one family unit.

Annual Net income

Parent A: \$36,000

Parent B: full-time student – income excluded

Two children: both under 16 years of age

Total Annual Net Income

- \$36,000

Monthly adjusted family net income (AFNI)

- **Monthly AFNI** for the family unit: $\$36,000 \div 12 = \$3,000$

Apply applicable employment deduction to AFNI

- Employment deduction (for parent A) = - \$150
- $\$3,000 - \$150 = \$2,850$

Monthly RGI rent, before utilities (30% of AFNI after employment deduction):

$$\$2,850 \times 30\% = \$855$$

Note: If parent B had been the only one in the family unit earning employment income, the family unit would not have qualified for the employment deduction, as the non-benefit income of a full-time student is excluded. The family would be charged minimum rent.

Example 4 – Family unit

A father lives with his 17-year-old son. The father earns \$18,000 annually according to line 23600 of the applicable NOA. The son earns \$14,000 annually, according to line 23600 of the applicable POI statement. The son is not in school. Line 10100 of the son's POI statement indicates that there is employment income.

This household consists of one family unit.

Annual Net Income

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Father: \$18,000

Son: \$14,000

Total income

- $\$18,000 + \$14,000 = \$32,000$

Monthly adjusted family net income (AFNI)

- **Monthly AFNI** for family unit: $\$32,000 \div 12 = \$2,666.67$

Apply applicable employment deduction to AFNI

- Employment deduction = - \$150
- $\$2,666.67 - \$150 = \$2,516.67$

Monthly RGI rent, before utilities (30% of AFNI after employment deduction):

$\$2,516.67 \times 30\% = \755

Note: Only one member of a family unit must earn employment income and provide proof of documentation to qualify for an employment deduction. The father is therefore not required to provide evidence of employment income.

Step 2: Determine rent (before utilities) for a benefit unit

To calculate the RGI rent for a benefit unit, before utilities, use Tables 7, 8, or 9 below. Note that the table numbering in this manual differs from that in O. Reg. 316/19.

There are three rent-scale tables: two for benefit units who receive OW and one for benefits units who receive ODSP.

Before using these tables, the RGI administrator must know how many people are covered by a single OW or ODSP cheque and their non-benefit income, if any. Follow these steps.

1. Determine which table applies to the benefit unit — Table 7, Table 8, or Table 9.
2. Go to Column 1 in the correct table and find the row for the number of people included in the benefit unit (listed on the Statement of Assistance).
3. Determine if there is any non-benefit income (income from employment, assets, pensions, etc.) by:

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- i. Finding the net social assistance amount paid to the benefit unit on their most recent monthly Statement of Assistance (last column on the right). If applicable, add any Pay Direct deduction (middle column) back to the net social assistance amount paid to the benefit unit.
- ii. Subtract the total value of monthly social assistance (including any Pay Direct rent deduction added back in step i.) from the benefit unit's monthly AFNI (amount from NOA line 23600 divided by 12).

If there is no non-benefit income, use Column 2 of the applicable rent-scale table to determine the monthly RGI rent for the benefit unit.

If there is non-benefit income, refer to the non-benefit income limits in Column 3.

If the non-benefit income is

- Equal to or less than the limit in Column 3, use Column 2 of the applicable rent-scale table to determine the monthly RGI rent for the benefit unit.
- More than the limit in Column 3, calculate the monthly RGI rent using the calculation method for a family unit; use the non-benefit income only. (Refer to Step 2 in the [procedure](#) for calculating rent.)

Do **not** add benefit income and non-benefit income of a household member together. Either use the scale amount given in Column 2 or, if the non-benefit income is greater than the limit, use only the non-benefit income.

Calculate each benefit unit to two decimal places.

If the shelter allowance amount on the Statement of Assistance is different than the RGI rent amount (excluding any non-RGI charges) for the benefit unit, advise the recipient to report the current rent to their OW or ODSP worker. This will prevent underpayments or future overpayment deductions.

When a benefit unit does not receive a shelter allowance

Some benefit units may not be receiving **any** shelter allowance from OW or ODSP.

For example, a household consists of a single father living with his teenage daughter, who is under 18, and her child. This household includes two benefit units. In the first benefit unit, the father receives the basic needs amount and shelter allowance for himself and his daughter. In the second benefit unit, her child receives only the basic needs amount and not the shelter allowance.

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Charge the correct amount from the RGI rent scale for the benefit unit that receives the shelter allowance. Do not charge RGI rent to a benefit unit that does not receive a shelter allowance.

In this example, charge the household the scale amount for two beneficiaries.

Note: In some cases a benefit unit may not qualify for shelter allowance.

For household members who are newly approved for their own benefit unit (i.e. an adult child ceasing to be part of the parent's benefit unit and starting to receive their own) or an applicant who will be signing a lease to move into their own unit for the first time, their OW or ODSP benefit statement may not show any existing shelter allowance. However, that does not mean they do not qualify for a shelter allowance.

The RGI Administrator must explain to the household member the RGI calculation rules pertaining to benefits unit and advise the household member that they will begin to be charged rent based on the applicable rent scale table moving forward.

The RGI Administrator must provide a written decision advising what the household member's portion of the RGI rent will be and the effective date of the change. They must advise the household member to submit the written decision to their OW or ODSP worker in order for the shelter allowance to be applied.

Table 7: Ontario Works Rent Scale for a Benefit Unit - no spouse with dependents

Column 1 Size of Benefit Unit (Number of people in the benefit unit)	Column 2 Rent Attributable to Benefit Unit (monthly)	Column 3 Non-Benefit Income Limit (Monthly)
2	\$191	\$791
3	\$226	\$907
4	\$269	\$1,051
5	\$311	\$1,191
6	\$353	\$1,331
7	\$396	\$1,474

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Column 1 Size of Benefit Unit (Number of people in the benefit unit)	Column 2 Rent Attributable to Benefit Unit (monthly)	Column 3 Non-Benefit Income Limit (Monthly)
8	\$438	\$1,614
9	\$480	\$1,754
10	\$523	\$1,897
11	\$565	\$2,037
12 or more	\$607	\$2,117

Table 8 applies to the following:

- Recipient with no spouse and no other dependents; **or**
- Recipient with a spouse and no other dependents; **or**
- Recipient with a spouse and one or more other dependents

Table 8: Ontario Works Rent Scale for a Benefit Unit – recipients not in Table 7

Column 1 Size of Benefit Unit (Number of people in the benefit unit)	Column 2 Rent Attributable to Benefit Unit (monthly)	Column 3 Non-Benefit Income Limit (Monthly)
1	\$85	\$360
2	\$175	\$737
3	\$212	\$861
4	\$254	\$1,001
5	\$296	\$1,141

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Column 1 Size of Benefit Unit (Number of people in the benefit unit)	Column 2 Rent Attributable to Benefit Unit (monthly)	Column 3 Non-Benefit Income Limit (Monthly)
6	\$339	\$1,284
7	\$381	\$1,424
8	\$423	\$1,564
9	\$466	\$1,707
10	\$508	\$1,847
11	\$550	\$1,987
12 or more	\$593	\$2,131

Table 9: Ontario Disability Support Program Rent Scale

Column 1 Size of Benefit Unit (Number of people in the benefit unit)	Column 2 Rent Attributable to Benefit Unit (monthly)	Column 3 Non-Benefit Income Limit (Monthly)
1	\$109	\$440
2	\$199	\$817
3	\$236	\$941
4	\$278	\$1,081
5	\$321	\$1,224
6	\$363	\$1,364

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Column 1 Size of Benefit Unit (Number of people in the benefit unit)	Column 2 Rent Attributable to Benefit Unit (monthly)	Column 3 Non-Benefit Income Limit (Monthly)
7	\$405	\$1,504
8	\$448	\$1,647
9	\$490	\$1,787
10	\$532	\$1,927
11	\$575	\$2,071
12 or more	\$617	\$2,211

The following examples show how to calculate the RGI rent, before utilities, for a benefit unit (OW).

Example 1—Benefit unit

A family consists of a single parent with two children. The family receives Ontario Works benefits. The parent works on a part-time basis and earns \$600 net income per month in non-benefit income: Line 23600/12 months minus net social assistance amount from the most recent monthly Statement of Assistance. Because the family is made up of a single person with two children, use Table 7 for these steps.

1. Size of benefit unit - three individuals (single parent with two children) are covered by Ontario Works (OW). Go to Column 1 of Table 7 and the row for three individuals.
2. The non-benefit income is less than the limit in Column 3 (\$907).
3. Find the RGI rent in Column 2 (\$226).

Example 2—Benefit unit

A family consists of a single parent and one child. The family receives Ontario Disability Support Program (ODSP) benefits. The parent has non-benefit income of \$850 per month from employment. The following factors need to be noted:

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1. Size of benefit unit – two individuals covered by ODSP. Go to Column 1 of Table 9 and the row for two individuals.
2. The non-benefit income is greater than the limit in Column 3 (\$817).
3. Use the family unit calculation method. **Do not** include the ODSP benefits. Remember to deduct \$150 for the employment deduction.

Monthly Income for parent

- **Monthly AFNI** for benefit unit – monthly net ODSP = **\$850** (Line 23600/12 months minus current monthly net ODSP monthly payment)

Apply applicable employment deduction to AFNI

- Employment deduction = - \$150
- \$850 - \$150 = **\$700**

Monthly RGI rent, before utilities (30% of non-benefit income after employment deduction):

$$\$700 \times 30\% = \mathbf{\$210}$$

Calculating RGI for recipients of ODSP and CPP-D or OAS Spouse's Allowance

A household member that receives ODSP benefits may also receive income from these sources:

- Canada Pension Plan for the Disabled (CPP-D)
- Old Age Security (OAS) Spouse's Allowance

To calculate the monthly RGI rent, refer to the Ontario Disability Support Program Rent Scale in Table 9 above and the Ontario Disability Support Program (ODSP) Basic Needs Allowances Table 10 below.

If the income from CPP-D or OAS Spouse's Allowance is equal to or less than the ODSP Basic Needs Allowance, use Table 9 to determine the monthly RGI rent before utilities. If the income from CPP-D or OAS Spouse's Allowance is greater than the ODSP Basic Needs Allowance, calculate the monthly RGI rent before utilities using the non-benefit income. Do not include the ODSP assistance. See Step 2 in the [procedure](#) calculating rent.

Table 10: Ontario Disability Support Program (ODSP) Basic Needs Allowances - July 2025

Number of Dependents other than a spouse	Number of dependents 18 years or older	Number of dependents 0-17 years	Recipient	Recipient and spouse (1 disabled)	Recipient and spouse (both disabled)
0	0	0	\$809	\$1,166	\$1,613
1	0	1	\$952	\$1,166	\$1,613
1	1	0	\$1,255	\$1,394	\$1,841
2*	0	2	\$952	\$1,166	\$1,613
2	1	1	\$1,255	\$1,394	\$1,841
2**	2	0	\$1,484	\$1,648	\$2,095
* For each additional dependent 0-17 years of age or older, add \$0					
** For each additional dependent 18 years of age or older, add \$255					

Example 1—ODSP Basic Needs Allowance

A couple (one person has a disability) receives ODSP plus a monthly CPP-D benefit of \$650. The following factors need to be checked:

1. The couple receives ODSP and CPP-D so check the ODSP Basic Needs Allowance (Table 10).
2. The CPP-D benefit (\$650) is less than the maximum Basic Needs Allowance (\$1,166) for a couple with one person disabled as stated in Table 10.
3. Go to Column 1 of Table 9 and go down the column to the row for two individuals.
4. Use Column 2 of Table 9 to find the monthly RGI rent before utilities (\$199).

Example 2—ODSP Basic Needs Allowance

A man with a disability and his spouse receive ODSP plus a monthly CPP-D benefit of \$1,390. The spouse has no earned income.

1. The couple receives ODSP and CPP-D so check the ODSP Basic Needs Allowance (Table 10).
2. The income from CPP-D (\$1,390) is greater than the ODSP maximum Basic

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Needs Allowance (\$1,166).

3. Use the calculation method for families not receiving OW or ODSP. Do **not** include the ODSP benefits. There is no employment income; therefore, there is no employment deduction.

Monthly Income

Adult A

- **Monthly AFNI** for benefit unit – monthly net ODSP = **\$1,390** (Non-benefit income from CPP-D)

Apply applicable employment deduction to AFNI

- Employment deduction = Not applicable

Monthly RGI rent, before utilities (30% of non-benefit income after any employment deduction):

$$\$1,390 \times 30\% = \mathbf{\$417}$$

The RGI rent would be **\$417**.

Example 3—ODSP Basic Needs Allowance

A single parent with a disability and 2 dependents (ages 6 & 12) receives ODSP plus a monthly CPP-D benefit of \$1,099.

1. The benefit unit receives ODSP and CPP-D so check the ODSP Basic Needs Allowance (Table 10).
2. The income from CPP-D (\$1,099) is greater than the ODSP maximum Basic Needs Allowance (\$952).
3. There is no employment income; therefore, there is no employment deduction.

Use the calculation method for families not receiving OW or ODSP. Do not include the ODSP benefits.

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Monthly Income

Adult A

- **Monthly AFNI** for benefit unit – monthly net ODSP = **\$1,099** (Non-benefit income from CPP-D)

Apply applicable employment deduction to AFNI

- Employment deduction = Not applicable

Monthly RGI rent, before utilities (30% of non-benefit income after any employment deduction):

$$\$1,099 \times 30\% = \mathbf{\$329.70}$$

The RGI rent would be rounded to **\$330**.

Step 3: Determine RGI rent before utilities for the household

For this step, total the monthly RGI rent amounts, before utilities, for all benefit and family units in the household. Once all of the benefit and family unit RGI rents have been added, round the RGI rent to a whole number before the utility adjustments and any extra charges.

Employment deductions, RDSP adjustments and the exclusion of full-time student's non-benefit income should have already been completed for each benefit or family unit, as in steps 1 and 2.

Example— Household RGI rent before utilities

A household consists of a couple and their two adult children, an adult cousin, and a family friend. One of the adult children is on OW. The couple and the other adult child have employment income. However, one parent is in school full-time at a recognized educational institution. The cousin has employment income. The family friend is on ODSP, has non-benefit income, and is a full-time student. The household consists of two family units and two benefit units.

- Family unit 1 – parents and one adult child
- Family unit 2 – cousin with employment income
- Benefit unit 1 – adult child on OW
- Benefit unit 2 – family friend on ODSP

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Family unit 1:

- Income of parent 1 (student) = \$5,000 (excluded)
- Line 23600 of parent 2 = \$22,000
- Line 23600 of adult child = \$3,000
- **Monthly AFNI** = $(\$22,000 + \$3,000) / 12 = \text{\$2083.33}$

Apply applicable employment deduction to AFNI

- $\text{\$2083.33} - \$150 \text{ (employment deduction)} = \text{\$1933.33}$

Monthly RGI rent, before utilities (30% of non-benefit income after any employment deduction):

$$\text{\$1933.33} \times 30\% = \text{\$580.00}$$

Family unit 2:

- Line 23600 of cousin = \$10,000
- **Monthly AFNI** = $\text{\$10,000} / 12 = \text{\$833.33}$

Apply applicable employment deduction to AFNI

- $\text{\$833.33} - \$75 \text{ (employment deduction)} = \text{\$758.33}$

Monthly RGI rent, before utilities (30% of non-benefit income after any employment deduction):

$$\text{\$758.33} \times 30\% = \text{\$227.50}$$

Benefit unit 1:

- No non-benefit income
- Use Table 8, column 2 = **\$85**

Benefit unit 2:

- **Monthly AFNI** for benefit unit – monthly net ODSP = **\$500** (Line 23600/12 months minus current monthly net ODSP monthly payment)
- $\text{\$500} > \440 (Table 9, column 3) however, full-time student's non-benefit income is excluded
- Use Table 9, column 2 = **\$109**

Total household RGI rent (before utilities):

$\$580.00 + \$227.50 + \$85 + \$109 = \$1001.50 = \text{\$1,002}$ (rounded up)

Step 4: Determine the utility part of RGI Rent

For this step in the calculation, the assumption is that the housing provider supplies the following services: heat, hot water, water, refrigerator and stove.

If a housing provider offers **more** services than those listed above, the RGI administrator must add a utility charge. For instance, if the housing provider pays for electricity for lights, power and cooking facilities, add a utility charge to the RGI rent.

If a housing provider provides **fewer** services than listed above, subtract a utility allowance.

Tables 11, 12, and 13 give the amounts that are added or subtracted from the RGI rent for services, utilities and heating. Note that the table numbering in this manual differs from that in O. Reg. 316/19, and the three heat allowance columns in Table 13 represent three different tables from the regulation.

Standard extra charges

If a housing provider pays the services and utilities listed in Table 11, charge the household according to the size of the unit and for the services and utilities that they receive.

The most common charges are for electricity and cooking power. If the household does not pay directly for hydro, there is always a charge for electricity—the first item in the chart—and power for cooking facilities in the unit, the second item in the chart. If a household pays the hydro company directly, there is no charge.

Apply the other charges according to the standard extra charges table only if the housing provider also supplies the listed service. Add a charge for power to operate a clothes dryer only if the dryer is in the unit and is not coin-operated. Add a charge for a washer or dryer only if they are in the unit and not coin-operated.

Charges vary with unit size. Pick the amount in the column which shows the household's unit size. Add the charge to the RGI rent.

If they are provided by the housing provider, add a charge for any of the items in Table 11.

Table 11: Standard Extra Charges

Service or Utility	Hostel bed, bachelor, 1 bedroom unit	2 bedroom unit	3 bedroom unit	4+ bedroom unit
Electricity, but not: <ul style="list-style-type: none"> • for heating the unit • for heating the water supplied to the unit • power for cooking facilities in the unit, or • to operate a clothes dryer in the unit 	\$24	\$34	\$39	\$41
Power for cooking facilities in the unit	\$6	\$9	\$11	\$12
Laundry facilities in the building that are not coin-operated	\$6	\$9	\$11	\$13
Power to operate a clothes dryer in the unit	\$6	\$9	\$11	\$13
A washing machine in the unit that is not coin-operated	\$2	\$2	\$2	\$2
Clothes dryer in the unit that is not coin-operated.	\$2	\$2	\$2	\$2

Allowances for water and appliances

If a household must pay directly to a utility company for power to operate a hot water heater, or for water other than hot water, the RGI administrator must deduct an allowance, as listed in Table 12. This also applies if the household must supply their own refrigerator and stove. Note that there are different allowances for hot water, depending on the power source, such as oil, gas or electricity, used to heat water and whether or not the hot water tank is owned or leased.

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Allowances vary with the unit size. Pick the amount in the column which corresponds with the household's unit size. Deduct the allowance from the RGI rent.

Deduct an allowance for any of the following if they are paid by the household.

Table 12: Allowances for Water and Appliances

Service or Utility	Hostel bed, bachelor, 1 bedroom unit	2-bedroom unit	3-bedroom unit	4+bedroom unit
Oil used to operate a hot water heater, where the household does not pay a rental fee for the heater	\$28	\$34	\$39	\$47
Oil used to operate a hot water heater if the household pays a rental fee for the heater	\$34	\$41	\$46	\$56
Gas used to operate a hot water heater if the household does not pay a rental fee for the heater	\$15	\$21	\$26	\$32
Gas used to operate a hot water heater if the household pays a rental fee for the heater	\$29	\$40	\$47	\$54

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Service or Utility	Hostel bed, bachelor, 1 bedroom unit	2-bedroom unit	3-bedroom unit	4+bedroom unit
Electricity used to operate a hot water heater if the household does not pay a rental fee for the heater	\$23	\$28	\$32	\$39
Electricity used to operate a hot water heater if the household pays a rental fee for the heater	\$28	\$34	\$38	\$46
Water, other than hot water	\$8	\$15	\$18	\$20
Refrigerator	\$2	\$2	\$2	\$2
Stove	\$2	\$2	\$2	\$2

Oil, gas and electric heat allowances

If a household must pay directly to a utility company for oil, gas or electricity to heat their unit, the RGI administrator must deduct an allowance, as listed in Table 13.

Allowances vary with the type of unit. Pick the type of unit and type of heat allowance from Table 13 – Oil, Gas or Electric Heat Allowance. Deduct the allowance from the RGI rent.

Subtract an allowance for any of the following if they are paid by the household.

Table 13: Heat Allowances in Southern Region

Type of Unit	Oil Heat Allowance	Gas Heat Allowance	Electric Heat Allowance
Apartment, bachelor or 1 bedroom	\$49	\$21	\$40
Apartment, 2 bedroom	\$51	\$24	\$42
Apartment, 3 or more bedrooms	\$64	\$25	\$53
Row house	\$68	\$28	\$56
Semi-detached house	\$92	\$39	\$76
Single detached house	\$136	\$56	\$112

The following examples show how to determine the RGI rent, including the utilities.

Example 1 — Utilities

A family living in a three-bedroom co-op apartment pays no utility bills. The co-op pays the bill for electrical power for the entire building. This family, a single parent with two children, has a monthly AFNI of \$2,300, which includes employment income.

This household consists of one family unit

Monthly Net Income

- Monthly AFNI = \$2,300
- Employment deduction = - \$150
- \$2,300 - \$150 = \$2,150

Monthly RGI rent, before utilities (30% of monthly AFNI after any employment deduction)

$$\$2,150 \times 30\% = \textbf{\$645}$$

Utility Charges

- Electricity (Table 11) = \$39

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- Cooking (Table 11) = \$11
- Total = \$39 + \$11 = **\$50**

Total RGI rent

\$645 + \$50 = **\$695**

Example 2 — Utilities

A household lives in a two-bedroom apartment in a non-profit. They pay directly for hydro, gas heat for the unit and for heating and rental of a hot water heater. This family receives ODSP for three people and has no employment-related income.

This household consists of one benefit unit.

Monthly RGI rent before utilities based on Table 9 = **\$236**

Utility allowance

- gas heat (Table 13) = \$24
- gas for rented hot water heater (Table 12) = \$40
- Total = \$24 + \$40 = **\$64**

Total RGI rent

- \$236 - \$64 = **\$172**

Step 5: Determine the household RGI rent and compare it to the minimum and maximum rent

RGI rent for a household is the total of steps 3 and 4 of the rent calculation, unless the amount is

- more than the maximum rent (market rent); in this case, charge the household market rent
- less than the minimum rent; in this case, charge the household minimum rent.

Minimum RGI rent

As of July 1, 2020, minimum RGI rent is indexed annually on July 1st according to the annual rent increase guideline released by the Ontario Ministry of Municipal Affairs and Housing. Minimum RGI rent was set at \$129 on July 1, 2020, and has been indexed in subsequent years to \$131 as of July 1, 2021, \$133 as of July 1, 2022, \$136 as of July

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1, 2023, \$139 as of July 1, 2024, and \$142 as of July 1, 2025. Please see the latest [City Guideline](#) on minimum rents for the current amount.

Phased-in minimum RGI rent

If a household was paying RGI rent lower than \$129 immediately prior to July 1, 2020, their minimum rent increases is phased in as follows:

- If a household was paying \$93 or less immediately prior to July 1, 2020, they pay \$93 for the first year beginning at the next RGI review, and the rent is increased by \$8 each year until they reach the new standard minimum RGI rent (\$129 plus annual indices).
- If a household was paying between \$93 and \$129 immediately prior to July 1, 2020, and their RGI rent continues to be calculated within this range, they will pay their calculated RGI rent amount until the phased in amount exceeds the calculated rent amount.

For example

- If a household's RGI rent was calculated at \$105 in September 2019 and then calculated at \$100 at their September 2020 annual review, they would qualify for the phased in amount and would pay the calculated amount of \$100 until their next annual review.

Once a household's RGI rent calculation has reached the **new** minimum rent or above—that is, \$129 plus annual adjustments according to the Province's annual rent increase guidelines—they no longer qualify for the phased-in calculation (\$93+).

The minimum RGI rent is applied to the unit as a whole. It cannot be charged to more than one family unit living in the unit. For example, three students living together have no income except for student loans. The students are unrelated and therefore are considered to be three separate family units, but one household. The RGI rent for the entire unit is \$136, plus any indexing. Do not charge each student (family unit) this amount.

However, for the duration of the year 2021, the Province froze all residential rents, including RGI, at the rate the rent was on December 31, 2020. This rent freeze was in force from January 1, 2021 to December 31, 2021. Therefore, tenants paying minimum rent on December 31, 2020, were not subject to the July 1, 2021 minimum rent increase.

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For example

- If the household in the above example's RGI rent was calculated at \$100 in September 2021, they would have continued to pay \$100 until their next annual RGI review.
- If the same household's rent was still calculated at \$100 in September 2022, they would have been below the phased-in minimum rent of \$101 (\$93 + \$8). In this case the household's rent would be \$101.
- If the same household's rent was calculated at \$107 in September 2023, they would be below the phased-in minimum rent of \$109 (\$101 + \$8). In this case the household's rent would be \$109.

Benefit units

Rent for benefit units will continue to be based on the rent-scale tables, assuming non-benefit income does not exceed the limit. However, if the non-benefit income exceeds threshold limits, benefit units are still subject to minimum rent.

Minimum rent rules apply unless the rent scale for the benefit unit is at or below the minimum rent—\$129 as of July 1, 2020, plus any indexing. At that point the applicable rent scale is considered the minimum rent after any utility adjustments. This could only happen for a single person benefit unit on OW or ODSP. The RGI rent for a single benefit unit (after utility adjustment) cannot be less than \$85 for OW and \$109 for ODSP.

The following examples show calculations of minimum rent, using the \$129 minimum rent amount unless indicated otherwise.

Example 1 — Minimum rent

A household was paying \$150 in RGI rent immediately before July 1, 2020, and had their annual RGI rent review completed in October of 2020.

Monthly RGI rent before utilities: \$75

Utility charge: \$30

$\$75 + \$30 = \$105$

Monthly RGI rent including utilities: \$105

RGI Rent

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\$105 < \$129, therefore RGI rent = **\$129**

RGI rent cannot be less than \$129.

If the household had been paying \$105 before July 1, 2020, and the rent calculation remained the same each year:

- 2020/2021 RGI rent = \$105 (\$93 is the base, \$105 > \$93)
- 2021/2022 RGI rent = \$105 (\$93 + \$8 = \$101 is the base, \$105 > \$101)
- 2022/2023 RGI rent = \$109 (\$93 + \$8 + \$8 = \$109 is the base, \$105 < \$109)
- 2023/2024 onward = \$109 + \$8 per year until the \$129 (plus indexing) minimum rent is reached

Example 2 — Minimum rent

A woman lives in a one-bedroom apartment. She receives ODSP. The co-op is heated by electricity. She pays for her own electricity. Her annual RGI rent review is in August 2020.

Benefit Unit

- Monthly RGI rent before utilities based on Table 9 = **\$109**
- \$109 rent scale < \$129 (plus indexing), therefore the rent scale (\$109) is the minimum rent this benefit unit can pay

Utility allowance

- electric heat (Table 13) = **\$40**

Monthly RGI rent including utilities

- \$109 - \$40 = \$69

RGI rent

- \$69 < \$109, therefore RGI rent = **\$109**

Example 3 — Minimum rent

A man and his son live in a two-bedroom apartment and receive ODSP and have no non-benefit income. The unit has a utility allowance of \$113. Their annual RGI rent review is in September of 2020. Immediately before July 1, 2020, and up until their September 2020 rent review, they paid \$86 in RGI rent which qualifies them for the phased in minimum rent (\$93 + \$8/year).

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Benefit Unit

- Monthly RGI rent before utilities based on Table 9 = **\$199**
- \$199 rent scale > \$129 (plus indexing) therefore standard minimum rent rules apply

Monthly RGI rent including utilities

- \$199 - \$113 utility allowance = \$86

RGI rent

- \$86 < \$93, therefore RGI rent = **\$93**

Step 6: Determine total monthly rent

Services such as cable TV or parking are not included as part of the housing providers' RGI subsidy. The household must pay for these. Add these charges to the RGI rent to determine the total monthly rent for the household.

For **non-profits and co-ops**, the RGI rent is the amount charged to the Subsidy Receivable account. Total monthly rent is the amount charged monthly to the household.

All RGI rent changes must be implemented at the time of calculation, whether for an annual or in-year RGI rent review, regardless of the amount of the change.

Charges that are not related to RGI rent – Co-ops only

Co-ops can charge their members for the enforcement of by-laws and policies, such as lock-out charges for providing a key after hours, and late payment fines. These charges cannot be added to rent because they are not monthly charges. Charges must be reasonable.

The following example includes non-RGI charges.

A family of three, two adults and a child has a monthly AFNI of \$1,800, which includes employment income. They live in a two-bedroom co-op apartment. They pay for their own electricity. The unit is heated by electric baseboard heaters.

Family Unit

Monthly AFNI: \$1,800

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- Employment deduction = - \$150
- $\$1,800 - \$150 = \$1,650$

Monthly RGI rent before utilities (30% of AFNI after any employment deduction)

$$\$1,650 \times 30\% = \$495$$

Utilities

- Electric heat allowance (Table 13) = **\$42**

RGI rent

$$\$495 - \$42 = \$453$$

Non-RGI charges

- parking = \$65
- sector support = \$8

$$\text{Total} = \$65 + \$8 = \$73$$

Total monthly rent to household (RGI rent + non-RGI charges)

$$\$453 + \$73 = \$526$$

Example of rent calculation for a partial month

This example is based on the [procedure](#) for calculating rent for a partial month.

A household moves into a unit on October 22. The total monthly rent for this household is \$701. Divide \$701 by 31 (the number of days in the month) and multiply by 10 (the number of days the household will be living in the unit). Their partial monthly rent for October would be \$226.

- $701 \div 31 = \$22.61 \times 10 = \226 (rounded down)

References

- [Ontario Disability Support Program Act, Reg. 222, s.30\(1\)](#)
- [Ontario Disability Support Program Act, 1997](#)
- [Ontario Works Act, 1997](#)
- [RGI Forms and Templates](#)

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Policy on conducting reviews and issuing decisions

Policy statement

The Housing Secretariat is committed to ensuring that RGI administrators are prompt, accurate and fair in conducting reviews of RGI applicants and existing RGI households and in issuing decisions.

Application

This policy applies to the following stakeholders in reviews and decisions related to RGI assistance:

- RGI administrators
- housing provider staff / board who conduct internal reviews
- City staff who conduct reviews

Policy requirements

Compliance with the policy requires RGI administrators to be aware of the types of reviews and decisions, as well as when to use them in compliance with the HSA, the policy also requires formal documentation for the various types of reviews and decisions. Some of the policy requirements relate to those for determining and managing eligibility for RGI assistance.

Types of RGI reviews

The following are the types of RGI reviews to assess eligibility and calculate RGI rent, conducted at different times:

- initial review—to assess factors for eligibility of a household, conducted before the offer of assistance is finalized
- annual RGI review—to ensure a current household is still eligible for assistance, conducted once in a 12-month period
- in-year review—to assess impacts on continued assistance, conducted when household reports various changes and before the next annual review

Initial review

An initial RGI review is a mandatory assessment of income, household composition, household assets, and other eligibility criteria, conducted for applicant households

before finalizing an RGI offer.

Annual RGI review

An annual RGI review, often referred to as the “annual review” is a mandatory assessment of income, assets, other eligibility criteria and family composition. It is conducted for all RGI households once in every 12-month period. With this review, RGI administrators must ensure that the household is

- still eligible for RGI assistance
- still eligible for their unit, its size and any special needs modifications or services
- receiving the right amount of assistance

For the steps for conducting an annual review, refer to the [applicable procedure](#).

In-year review

The RGI administrator must conduct an in-year review when a household notifies the administrator of changes that warrant an in-year review, defined in the “[Requirements of an in-year review](#)” section. The new RGI rent calculated during an in-year review will apply until the household’s next annual or in-year review.

Consent required from a household during a review

If an RGI household wishes to allow the RGI administrator to contact someone other than themselves, for example, a community agency, family members, friends, to assist in the completion of a review, the RGI household must provide their informed consent. RGI households must also sign a Consent and Declaration for RGI Review Form annually to verify that the information provided is true and accurate and to allow the RGI administrator to collect and share the personal information that is needed to verify the household's eligibility for RGI assistance.

For details on obtaining the household’s consent with the appropriate documentation, refer to “[Informed consent](#)” in the section “Keeping records.”

When to conduct RGI reviews

RGI administrators **must** conduct a household RGI review for applicants before finalizing an offer to a household applying for RGI assistance.

For existing RGI households, the RGI administrator must conduct reviews on these occasions:

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- annually (every 12 months)
- when an RGI household reports a certain change related to income, household composition, student status, social assistance or a tax assessment, that is, when grounds for an in-year review exist
- if the service manager requires it, at other times

Planning of an annual RGI review

Plan the annual RGI review so that RGI rent changes will take effect on **one** of the following dates:

- same day for all households in the building/portfolio
- anniversary of the day that a household took occupancy of a unit
- anniversary of the household's last annual review

RGI administrators may determine when to conduct annual reviews in accordance with their internal policies. However, annual reviews must be conducted every twelve (12) months – not more or less frequently.

The RGI administrator must provide the following information and forms – **found at [RGI Forms and Templates](#)** – to each RGI household well in advance of the date RGI rent changes will take effect:

- Annual RGI Review Form (sample). RGI administrators may choose to provide their own review form that **must contain all the information found in the City's sample form**.
- Annual Household Asset Declaration form (mandatory)
- Consent and Declaration for RGI Review Form (mandatory)

Annual RGI review dates and frequency

If RGI rent changes due to annual review, it must not change more than once in a 12-month period. If RGI rent changes due to an in-year review, the household's annual review date should remain the same as the original annual review/anniversary date.

Although RGI administrators can decide to change annual review dates, this is not recommended. However, if the annual review date is changed, the review must be based on the NOA for the tax year that would have been used for the original review date.

Required communications with RGI households about annual RGI

reviews

RGI administrators must ensure that annual review packages are distributed to households well in advance of their annual review/anniversary date. The household's annual review date/anniversary date, and the date the rent change is effective, should remain the same from year to year.

All notices informing households of their RGI rent payable (increase, decrease or rent remains the same) following an annual RGI review must be issued within the month (30 days) immediately prior to the RGI household's anniversary date.

For example:

- A household has an anniversary date of November 1. The annual review package was sent to the household on June 1 (5 months in advance of the anniversary date). The household returns the completed forms and required income documents on July 15. The RGI administrator processes the review and completes the RGI rent calculation on September 29. The notice of a change in RGI rent is issued on October 3 - within seven (7) business days of making the decision AND within 30 days of the household's anniversary date. The new rent is effective November 1, the household's anniversary date.

RGI administrators must inform households of the following:

- all current reporting rules
- changes in reporting rules, as soon as possible after they occur
- that they are required to submit completed and signed annual RGI review documents, including the Annual RGI Review form, Annual Household Asset Declaration form, and Consent and Declaration for RGI Review Form, on time

Within reason, an RGI administrator may extend the household's deadline to provide documents to allow for flexibility and prevent loss of eligibility.

RGI administrators must not remove eligibility for RGI assistance if an SPP household member believes they may be at risk of being abused by the abusing individual if they attempt to obtain information or documents. The RGI administrator should review the situation annually to determine if the exemption should continue to apply.

RGI administrators must use care and discretion in removing RGI eligibility for not providing documents. The RGI administrator must make reasonable efforts to make direct personal contact with members of a household or discussed getting the

documents with family members or support agency staff, with the household's consent. If all efforts to get the documents fail, the RGI administrator can then issue a notice that the household is losing eligibility for RGI assistance.

All Notices of Decision – Loss of Eligibility for RGI assistance that are issued because the household has not submitted required documentation for the annual RGI review by the prescribed deadline, must be issued within the month (30 days) immediately prior to the RGI household's anniversary date.

Once a Notice of Decision – Loss of Eligibility for RGI assistance has been issued, RGI administrators must continue to work with the household to resolve the issue and must rescind the notice if the requirements are met. This includes making all reasonable attempts to obtain any outstanding required documentation.

For any rescinded Notices of Decision – Loss of Eligibility for RGI assistance that are issued because the household did not submit the required documentation for the annual RGI review, eligibility for RGI assistance must be reinstated to the household's original annual review/anniversary date. The effective date of the associated RGI rent change would also be the household's anniversary date.

Reporting changes or events

Households must notify their RGI administrator within 30 calendar days of the following changes or events:

- A permanent change in the household composition.
- A household member stops being in full-time attendance at a recognized educational institution.
- A member of the household begins or stops receiving social assistance, such as OW or ODSP.
- A member of a benefit unit has a permanent increase in income that causes the benefit unit's non-benefit income to exceed their non-benefit income limit.
- A member of the household has had their income tax return reassessed or additionally assessed since the last annual RGI review

Households that do not report these changes may lose their eligibility for RGI assistance. They must provide documentation for these changes or events, which the RGI administrator must then add to the household's file and conduct an in-year review, where applicable.

If the household composition has changed, the household may now be over-housed

and the RGI administrator must take the actions outlined in “[Over-housed households](#)” in the section “Determining and managing eligibility.”

Exceptions to reporting rules

Exceptions to reporting rules for households apply in the following circumstances, which may affect reporting dates:

- A household with a member who gives birth to a child in Canada can report the addition to the household at the next annual review. However, if the child is added to the household's OW/ODSP benefit then the change must be reported within 30 calendar days.
- An alternative housing provider that believes their households cannot comply with the 30-day requirement may allow for an extension for the household to meet the requirements. The RGI administrator must use their discretion consistently for all households.
- A sole resident of a household, absent from their unit for any **one** of the following reasons, must report the in-year change and provide documents within 30 calendar days of returning to the unit—
 - Required medical care (For more information on medical absences, refer to “[Medical condition of a household member](#)” in the section “Determining and managing eligibility”
 - Is in jail awaiting trial
 - Has a bail condition that prevents their return to the unit

The exception for absence above applies when the household does **all** the following—

- informs the RGI administrator of their absence
- provides acceptable documentation of the reasons for the absence
- offers proof of their return date

Extenuating circumstances

Beyond those exceptions detailed above, households may occasionally experience [extenuating circumstances](#). These are unforeseen situations that are out of the household's control, are unlikely to occur again, and would result in their not being eligible to receive RGI. To determine whether to grant extenuating circumstances, housing providers and Access to Housing must do the following:

- Require that requests for extenuating circumstances be made in writing by the household or applicant as soon as the circumstances are known. Requests must

include any applicable supporting documentation.

- Granting of extenuating circumstances must allow for an extension of the time provided to a household to meet requirements only and must **not** exempt the household from complying with requirements.

Housing providers or Access to Housing must provide the household with a notice of decision including the approval or rejection of the extenuating circumstances, reasons why you made the decision and information on how the household can request a review of the decision. You must maintain documentation for all requests for extenuating circumstances.

Requirements of an in-year review

The RGI administrator must conduct any number of additional in-year reviews for any of the following reasons:

- there has been a reduction in the household's total net income of at least 20% since the most recent RGI review and this reduction in income resulted from a serious long-term event experienced by one or more household members. A serious long-term event is one that lasts a minimum of six (6) months, resulting from a change in one or more household member's source of income and in a significant reduction (at least 20%) in the household's total net income. Examples of such events include job loss, a permanent change from full- to part-time hours, or a change of status from employed to social assistance or retirement.
- there has been a permanent change in the household composition
- a member of the household has begun full-time attendance at a recognized educational institution
- a member of the household has ceased to be in full-time attendance at a recognized educational institution
- a member of the household has started to receive, or stopped receiving OW or ODSP
- a member of a benefit unit has a permanent increase in income that causes the benefit unit's non-benefit income to exceed their non-benefit income limit.
- a member of the household has had their income tax return reassessed or additionally assessed since their last annual RGI review

For any household member that has experienced one of the changes listed above, use the [approximated net income method](#) to verify their income for the RGI calculation until their next annual RGI review.

At the time of an in-year review, documentation is required only for the household member(s) who have experienced the change and only for relevant changes since the last RGI review. For any other members of the household, RGI administrators must continue to use the income from the most recent annual RGI or in-year review. A new Consent & Declaration Form must be signed by the household member(s) who have experienced a change as described above. However, all household members 16 years of age and older are required to sign the RGI administrator's Annual RGI Review Form. The household only submits a completed Annual Household Asset Declaration form at the annual RGI review.

For more information on the approximated net income method, refer to "[Criteria for using approximated net income](#)" in the section "Calculating household income."

In-year reviews for households receiving social assistance

An in-year review is not required to be conducted for a household who is receiving social assistance and paying RGI rent based on non-benefit income.

If the benefit unit with non-benefit income reports that they stopped receiving OW or ODSP because they are no longer eligible, the RGI administrator must:

- obtain proof of documentation to show that OW/ODSP has ended, and
- issue a Notice of Decision – In-year review – rent will not change letter to notify the household that their rent will remain the same until their next annual RGI review

This household's rent will not change because their RGI rent was previously calculated based on their non-benefit income using the family unit calculation method.

Circumstances requiring a Notice of Decision

The RGI administrator must issue a Notice of Decision in the following circumstances:

- the housing provider refuses or declines to offer a unit to an applicant household
- the household's RGI rent has been recalculated due to an annual review
- the household RGI's rent will or will not change based on in-year review criteria
- the household no longer qualifies for the special needs unit in which they live
- the household has become over-housed
- the household is no longer eligible for RGI assistance
- the household's request for consideration of extenuating circumstances is approved or rejected

For over-housed and loss of eligibility decisions, RGI administrators must use the City's mandatory forms on [RGI Forms and Templates](#).

For more on these circumstances, refer to “[Details on circumstances for issuing decisions](#)” in the section “Supporting information on reviews and decisions.”

Loss of eligibility for RGI assistance

When making a decision to remove eligibility for RGI assistance, RGI administrators **must** download and use the **most current version** of the following mandatory City forms, found on [RGI Forms and Templates](#):

- Notice of Decision - Loss of Eligibility for Rent-Geared-to-Income (RGI) Assistance
- Request for Review Form of the Notice of Decision - Loss of Eligibility for RGI Assistance
- Certificate of Service Form of the Notice of Decision - Loss of Eligibility for RGI Assistance

To be valid, the Notice of Decision and the Certificate of Service must be completed correctly. For the procedure on issuing these forms, refer to “[Removing eligibility for RGI assistance](#).”

In cases of over-housed households, the effective date of this loss-of-eligibility notice must be at least one year (12 months) after the date the over-housed Notice of Decision was issued notifying them that they are over-housed.

Certificate of Service

The Certificate of Service is mandatory document that must be completed at the time a Notice of Decision – Loss of Eligibility for RGI assistance (NOD-LOE) is issued to an RGI household. It serves as a legal record of the delivery of the NOD-LOE, including the date and method it was delivered, and by whom. The City of Toronto reserves the right to request an affidavit from the RGI administrator that attests to the accuracy of the Certificate of Service as needed.

The completed Certificate of Service should be retained in the household's file and submitted to Housing Stability Services along with other supporting documentation after a Request for Review has been received. **Do not issue the Certificate of Service to the household.**

Content requirements for Notices of Decision

The RGI administrator must notify the household of any RGI decision by sending them a Notice of Decision within seven business days after making the decision. The notice must include the following:

- date of the decision
- the decision
- effective date of the decision (For more information, refer to “[Effective dates for decisions](#).”)
- reasons why the decision was made
- information about how to request a review of the decision (if it is eligible for review) and the deadline for requesting it
- the name and phone number of the RGI administrator so the household can contact them to get more information

Reviews of RGI decisions

A household can ask for a review of these types of decisions:

- eligibility for RGI assistance for applicants or for current RGI households, as described in the [policy requirements](#) in the section “Determining and managing RGI eligibility”
- size and type of unit that a household is eligible for, as described in the applicable section in the subsection [Local Occupancy Rules](#)
- eligibility for priority category, described in the applicable [subsection on SPP](#)
- eligibility for terminal illness priority
- eligibility for special needs housing, described in the [applicable subsection](#)
- a subsidy or housing offer being counted as a refusal against the household
- a housing provider has declined to make an offer
- amount of RGI rent payable, described in the section [Calculating household rent](#)
- refusal of extenuating circumstances that led to their ineligibility to apply for or receive RGI

The *Housing Services Act, 2011*, s. 155-156, requires the City of Toronto, as Service Manager, have a system under which households can request reviews of decisions about the RGI program. Reviews of RGI decisions are the responsibility of different stakeholders depending on the type of decision:

- Housing Stability Services reviews decisions to remove eligibility for RGI

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- assistance for current RGI households.
- Access to Housing reviews eligibility decisions related to the waiting list, including the validity of offers that result in a loss of eligibility for an applicant household and priority designations.
- Housing providers conduct their own internal reviews of all other decisions related to RGI assistance.

Requirements for conducting reviews of RGI decisions

Processes of reviewing RGI decisions must meet these requirements:

- No one who participated in the original decision may participate in the review as a member of the review body.
- Members of the review body must be knowledgeable about the relevant provisions of the HSA and its regulations.
- No one who discussed the decision with the decision maker may participate in the review as a member of the review body.
- No member of the review body may discuss the decision with the decision maker except during the course of the review.

For all internal reviews of decisions, meaning all reviews **except** those related to eligibility for RGI or priority categories, housing providers must designate staff, board, committee or broader community members as members of an internal review body. Housing providers may also enter into agreements to carry out reviews on each other's behalf or to have another organization carry out the reviews. Housing providers must not pay individuals for their membership on their review body.

Housing providers **must** conduct procedurally fair reviews. Housing providers must establish board-approved procedural rules for reviews, which must include the following:

- A full explanation provided to the household of the reasons why the RGI administrator made the original decision
- An opportunity for the household to attend a meeting in person/by phone/virtually
- An opportunity for the household to bring a translator to the meeting
- An opportunity for the household to bring another person to the meeting, such as a family member, friend, advocate or support worker
- A full explanation provided to the household of the reasons why the review body made their decision

A housing provider's review body **must** schedule and complete an internal review within 30 calendar days of receiving the request and must give written notice of the decision within seven business days after completing the review. The decision of the review body is final.

For the steps for internal reviews of decisions, refer to the [applicable procedure](#).

Responses to requests for review of loss of eligibility decisions

RGI administrators must direct requests for review of decisions to remove eligibility for RGI assistance to the City's Housing Stability Services (HSS).

When HSS receives a Request for Review, the RGI administrator is notified and is required to send all supporting documents relevant to the decision to HSS. They must suspend the decision until the review body has made a final decision.

When not to issue loss-of-eligibility notice or to rescind one

In [extenuating circumstances](#), RGI administrators can decide either **not to issue** a notice of loss of eligibility for RGI assistance or **rescind** one, in consideration of their duty to accommodate, as specified under Ontario's *Human Rights Code, 1990*. For example, a household having difficulty complying with their obligations because of disabilities may prompt the RGI administrator to follow their duty to accommodate. For more information on the “duty to accommodate,” refer to “[Accommodations under the Ontario Human Rights Code](#)” in the section “RGI administration: Structure and functions.”

RGI administrators must **not** issue a notice of loss of eligibility for failure to report a required in-year change when the household's composition changed but the change either

- had no effect on their eligibility for the unit
- would not result in an increase in the household's OW benefit or non-benefit income

Rescinding loss-of-eligibility decisions

Some situations require the RGI administrator **to rescind** a notice of loss of eligibility **before the effective date**. For example, the RGI administrator must rescind the notice of loss of eligibility when

- The household did not submit annual review documents on time, however, the RGI administrator continued to work with the household and obtained all the required documentation. Eligibility for RGI assistance must be reinstated to the household's anniversary date. The effective date of the associated RGI rent change must be the household's anniversary date.
- The household did not [report a required in-year change](#), but the RGI administrator receives the information after the change occurred (note, in this

case they would implement an in-year change in RGI rent).

- A household member initially was not a legal resident in Canada. However, the RGI administrator is satisfied that the person either has left the household, or the household provides documents proving that the person is now a legal resident in Canada.
- The household did not try to obtain income but does provide **one** of the following
 - documents for income received
 - evidence that they applied for the income, but their application was denied

In some [extenuating circumstances](#), an RGI administrator may deem it appropriate to rescind the notice even after the effective date. These may be because of a "duty to accommodate" or other reasons.

If an RGI administrator decides to rescind a notice of loss of eligibility for RGI assistance, a retroactive rent adjustment may be necessary.

Loss of eligibility due to paying market rent for 24 months

If an RGI household has paid market rent for 24 consecutive months because their income increased, RGI administrators **must** issue a Notice of Decision - Loss of Eligibility for RGI Assistance using the mandatory template form and attaching the City's Request for Review form. RGI administrators may not rescind this notice. To get RGI assistance again, the household must apply to Access to Housing. If they apply for in-situ—that is, the household is already in the building—their application may be backdated to the date they originally applied to the location where they currently live. (For more information on in-situ households, refer to "[Allocating RGI to market-rent households requesting RGI subsidy in current unit \(in-situ\)](#)" in the section "Filling vacancies and allocating assistance.")

RGI administrators must inform households in the Notice of Decision advising them of the increase to market (maximum) rent and that they will lose their RGI status after 24 months of paying market rent. The notice must advise the household to contact the RGI administrator if their income decreases during the 24-month period.

The RGI administrator must continue to conduct a regular annual RGI review for a household who is paying market rent until the Notice of Decision – Loss of Eligibility for RGI Assistance is issued.

Three months before the Notice of Decision – Loss of Eligibility for RGI Assistance is

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issued, the RGI administrator must send the household a letter to alert them that they will lose their RGI status after 24 months of paying market rent. The household then has three months to notify the RGI administrator if they have had or will have a reduction in income before the end of the 24-month period that qualifies for a new rent calculation.

A Loss of Eligibility (LOE) after the household has paid market rent for 24 consecutive months is the only type of LOE where the household qualifies to have their in-situ application backdated.

For examples of issuing notices related to a household paying market rent for 24 consecutive months, refer to “[Examples of circumstances for increases to maximum rent \(market rent\)](#)” in the section “Supporting information on reviews and decisions.”

A notice of loss of eligibility because a household paid RGI rent equal to market rent for 24 months is **only applicable** to RGI households whose income increased to the extent that their rent is calculated equal to or higher than the market rent. RGI households who are issued a Notice of Decision – Loss of Eligibility for RGI assistance for any other reason, lose their RGI subsidy on the effective date of the Notice of Decision – Loss of Eligibility for RGI assistance; they **do not** retain their RGI status for 24 months.

Effective dates of decisions

The table below gives the effective dates for various circumstances in which a decision is made. For more information on these circumstances and examples, refer to “[Details on effective dates for decisions](#)” in the section “Supporting information on reviews and decisions.”

All RGI-related notices of decision must be issued within **seven business days** of the RGI administrator’s decision.

Table 14: Effective/Issue Dates of Decisions

Circumstances of the decision	Required effective/issue date
Household no longer eligible for RGI assistance	Loss of eligibility for RGI and increase to market rent are both effective on the first (1 st) day of the month ninety (90) days after issuing the Notice of Decision – Loss of Eligibility for RGI Assistance.

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Circumstances of the decision	Required effective/issue date
Household no longer eligible for RGI assistance because the household has not submitted required documentation for the annual RGI review by the prescribed deadline	Notices must be issued within the month (30 days) immediately prior to the RGI household's anniversary date.
Notice of rent resulting from an annual RGI review (rent increases, decreases or remains the same)	<p>Notices must be issued within the month (30 days) immediately prior to the RGI household's anniversary date.</p> <p>Rent change is effective on the first (1st) day of the first month after the notice is issued, which must also be the household's anniversary date.</p> <p>If all required documents were not submitted on time, a retroactive rent adjustment may be necessary so that any change in the household's rent is effective on their original anniversary date.</p>
Notice of rent resulting from in-year review (rent increases, decreases or remains the same)	<p>Rent change dependent on the reasons for the review.</p> <p>For more information, refer to "Change in rent due to an in-year review" in the section "Supporting information on reviews and decisions."</p>
Household is over-housed	<p>Notice effective on the date it is issued.</p> <p>However, a household can refuse unlimited offers of suitably sized housing and not lose their eligibility for RGI for one year (12 months) from the date of the Notice of Decision – Over-housed.</p>
Changes in charges or policy of a co-op (if applicable), the City or the Province	<p>For a co-op: 60 days' notice.</p> <p>For a housing provider other than a co-op: 90 days' notice.</p>

Consequences and monitoring

Non-compliance with this policy can have these consequences:

- an applicant household is removed from the CWL
- a household loses eligibility for subsidy
- a household pays the incorrect amount of rent
- a housing provider decision is overturned if the household asks for a review

The following mechanisms monitor compliance with this policy:

- Annual RGI reviews ensure the correct rent and the correct subsidy amount from the City to the housing provider.
- Operational and RGI reviews conducted by the City determine that reviews and requests for reviews are done correctly.
- The City, as service manager, can require an RGI administrator to review an RGI household's assistance at any time, most likely when conducting an RGI or operational review of the housing provider. It might also occur when the City receives a complaint.

Procedures for conducting reviews and issuing decisions

Completing an initial review

An initial review is done prior to an RGI applicant household signing the lease, or prior to an in-situ household being approved to receive RGI. To complete an initial review, follow these steps.

1. Give the applicant/in-situ household an annual review package including a Annual RGI Review Form, Annual Household Asset Declaration form and Consent and Declaration for RGI Review Form, to complete. Provide a deadline for submitting the required materials. Inform the applicant household that if they do not submit the documents on time, they may lose the offer and their RGI eligibility, and their application will be removed from the CWL.
2. If the applicant/in-situ household does not provide the documentation on time, mark the offer as a refusal on the CWL.
3. Upon receiving the income documentation, ensure it is complete, and that the Annual RGI Review form, the Consent and Declaration for RGI Review Form and the Annual Household Asset Declaration form are signed by every member

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of the household 16 years of age and older.

4. Date stamp all documents received and record their receipt in the household's file.
5. Upon request, provide a receipt to household members.
6. Verify that the household is eligible for the unit based on the size of the household and any special needs modifications or services provided with the unit.
7. Verify that all household members are eligible for RGI, using the information in the section of the manual [Determining and managing eligibility](#).
8. Determine monthly income, using the information in the section [Procedure for determining household income](#).
9. Calculate the RGI rent, using the section [Procedures for calculating household rent](#).

If by using the tax-based net income method to calculate the RGI rent, the RGI applicant/in-situ household is found to be ineligible for RGI subsidy (the RGI rent is calculated at or above the market rent), the approximated net income method must be used to determine RGI eligibility and to calculate the initial RGI rent. If by using the approximated net income method the RGI rent is still at or above the market rent for the unit, inform the household that an offer cannot be made and mark the offer as withdrawn on the CWL.

10. If the household meets all eligibility requirements for RGI and the unit being offered, document the amount of the RGI rent in the lease (or Notice of Decision for in-situ households) and proceed with the offer.

Completing an annual RGI review

To implement the [policy requirement](#) for annual RGI reviews, RGI administrator must perform this procedure.

1. Plan the annual review so that RGI rent changes will take effect on one of the following dates:
 - same day for all households in the building/portfolio
 - anniversary of the day that a household took occupancy of a unit
 - anniversary of the household's last annual review

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2. Send out an Annual RGI Review Form, along with mandatory Consent and Declaration for RGI Review and Annual Household Asset Declaration forms to every RGI household, with the letter containing:
 - the date the letter was issued
 - the name of each household member who is 16 years of age and older
 - the address of the household
 - the deadline for returning the signed and completed forms and supporting documents
 - information about the consequences of not completing and returning the forms (potential loss of eligibility for RGI assistance)
3. Ensure all submitted forms are complete and signed by every member of the household 16 years of age and older, and that the necessary supporting documents are included, such as documents needed to verify income.
4. Date stamp all documents received and record their receipt in the household's file.
5. Upon request, provide a receipt to household members.
6. Verify that the household is eligible based on the value of the household's total assets.
7. Determine if the household is still eligible for their unit based on the size of the household.
8. Determine if a special needs household continues to be eligible for any special needs modifications or services provided with the unit.
9. Verify that all household members continue to be eligible for RGI, using the information in the section of the manual "[Determining and managing eligibility](#)".
10. Determine monthly income, using the steps in the section [Procedure for determining household income](#). Annual RGI reviews must always be based on tax-based net income.
11. Calculate the rent, using the steps in the section [Procedures for calculating household rent](#).
12. Issue a Notice of Decision addressed to all household members who are 16 years of age and above informing them of their household total asset value, the rent amount, the effective date and their right to a review of the decision.

This notice must be issued within the month (30 days) immediately prior to the RGI household's anniversary date. Any change to the rent is effective on the first (1st) day of the **first** month after the notice is issued, which must also be the household's anniversary date.

If all required documents were not submitted on time, a retroactive rent adjustment may be necessary so that any change in the household's rent is effective on their original anniversary date.

Following up with households not providing annual RGI review documents

If an RGI household has not submitted the required documentation for their annual RGI review by the deadline, follow this procedure.

1. Send a follow-up notice to households, including the following information:
 - what documents are missing
 - instructions to the household to submit them immediately, specifying that they must send back complete packages
 - reference to the fact that failure to submit all documents on time will result in the issuance of a Notice of Decision – Loss of Eligibility for RGI Assistance
2. Make all reasonable efforts to make direct personal contact with members of a household. With the household's consent, you may also discuss the need for documentation with family members or support agency staff. This contact should include written correspondence with the household by email or delivered to their unit, telephone contact and in-person meetings. This contact can be made by RGI administrators and/or other trained staff who are authorized and designated by the housing provider to make this contact, however all contacts made with the household or contact attempts made for the purpose of acquiring annual review documentation must be well documented. This information must be included in any Notices of Decision – Loss of Eligibility for RGI Assistance that are issued.
3. If all efforts to get the required documents fail, the RGI administrator can then issue a Notice of Decision – Loss of Eligibility for RGI Assistance addressed to all household members who are 16 years of age and older.

The Notice of Decision – Loss of Eligibility for RGI assistance issued for failure to submit required documentation for the annual RGI review must be issued within

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the month (30 days) immediately prior to the household's anniversary date. The effective date for Loss of eligibility for RGI and increase to market rent are both effective first (1st) day of the month ninety (90) days after issuing the Notice.

4. Use the City of Toronto's template Notice of Decision – Loss of Eligibility for RGI Assistance form.
5. Include the City's Loss of Eligibility for RGI Assistance – Request for Review form.
6. Complete and retain on file the Loss of Eligibility for RGI Assistance – Certificate of Service form. **Do not issue the Certificate of Service form to the household.**
7. The housing provider must continue to make attempts to obtain outstanding required documentation from the household after the Notice of Decision – Loss of Eligibility for RGI Assistance has been issued.

If the household submits all required documentation and the Loss of Eligibility for RGI Assistance is rescinded, the eligibility for RGI assistance must be reinstated to the household's original anniversary date. The effective date of the associated RGI rent change would also be the household's anniversary date.

Completing an in-year review

After determining conditions have been met that [require an in-year review](#), the RGI administrator must perform this procedure.

1. Give the household an Annual RGI Review Form and a mandatory Consent and Declaration for RGI Review Form.

When the household returns the Annual RGI Review Form, ensure it is complete, that is, signed by every member of the household 16 years of age and older and includes the documents needed to verify income. Note: New documentation is only required for relevant changes since the last RGI review.

2. Ensure that the Consent & Declaration form is completed and signed by the household member who is experiencing a change.
3. Date stamp all documents received and record their receipt in the household's file.
4. Upon request, provide a receipt to household members.

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5. If there has been a change in household composition:
 - Determine if the household is still eligible for their unit based on the size of the household.
 - Determine if a special needs household continues to be eligible for any special needs modifications or services provided with the unit.
 - Verify that all household members continue to be eligible for RGI.
6. If there has been a change in income:
 - Determine monthly income, using the steps in the section “[Procedure for determining household income](#)” and determine if the household [qualifies for an in-year review](#).
 - Calculate the rent, using the steps in the section “[Procedures for calculating household rent](#).”
7. Issue a Notice of Decision addressed to all household members who are 16 years of age and older, informing them if there are any changes to the rent amount or their eligibility status, the effective date and their right to a review of the decision.

A Notice of Decision is required even if the rent will not change. The household also has the right to request a review of this decision.

Removing eligibility for RGI assistance

This procedure implements the policy requirement for removing eligibility for RGI assistance. In the steps below, the RGI administrator must use the current version of the following mandatory forms, available at [RGI Forms and Templates](#):

- Notice of Decision - Loss of Eligibility for RGI Assistance form
- Request for Review form – Notice of Decision - Loss of Eligibility for RGI Assistance
- Certificate of Service form – Notice of Decision - Loss of Eligibility for RGI Assistance

To remove eligibility for RGI assistance, the RGI administrator must:

1. Complete the Notice of Decision (NOD) form ensuring that:
 - the form is addressed to all household members who are 16 years of age and older

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- notice and effective dates are correct
 - any information on the NOD that does not apply to the household is removed
 - any instructions on how to complete the form are removed
 - all attempts of contact and contact made with the household are detailed; include what was discussed if contact was made
 - name, phone number and email address of the RGI administrator are included, as required on the form
2. Sign the form.
 3. Issue the NOD – LOE on the housing provider's letterhead.

Reminder: when a Notice of Decision – Loss of Eligibility for RGI assistance is issued because the household has not submitted required documentation for the annual RGI review by the prescribed deadline, it must be issued within the month (30 days) immediately prior to the RGI household's anniversary date.

4. Include a copy of the City's Loss of Eligibility – Request for Review form with the NOD.
5. Complete a Certificate of Service Form – Loss of Eligibility for RGI Assistance, under [RGI Forms and Templates](#), stating the date the NOD was mailed or delivered to the household. Retain the form in the household's file. **Do not issue the Certificate of Service form to the household.**
6. If issuing the loss of eligibility was listed as a task in RENTCafé, mark the task as complete.

Conducting an internal review

The procedure for reviewing an internal decision implements the [policy requirement](#) for the internal review of decisions. Housing providers must accept internal review requests received up to 30 calendar days after the day the RGI administrator issued the notice of decision. They may accept review requests after the 30-day period.

When conducting internal reviews, the internal review body must:

1. Schedule and complete the review within 30 calendar days of receiving the request.
2. Invite the household to a meeting (in-person/phone/virtual) and allow them to

bring a translator or other person.

3. Extend the date for the meeting and completing the review if [extenuating circumstances](#) make it impossible for the RGI household to attend a meeting within the original 30-day timeframe.
4. Conduct the review according to the housing provider's board-approved procedural rules and make a decision.
5. Document how the decision was made, including dates of contacts made and any additional information or documents received from the household.
6. Issue the written notice of the review decision to the person who requested the review and the person who made the decision that was reviewed. This must be done within seven business days of completing the review and must include a full explanation of the review body's decision.

The decision of the review body is final.

Supporting information on reviews and decisions

Details on circumstances for issuing decisions

The information in this section supports the [policy requirement](#) for issuing Notices of Decision.

Examples of notifications for income increases resulting in maximum rent (market rent)

The three examples below supplement the [policy requirement](#) for dealing with a household's income increase resulting in paying maximum (market) rent.

Example 1

As a result of an increase in income calculated at an annual review, a household is notified that their RGI will increase to maximum (market) rent on December 1, 2022. The household is notified that if they remain at market rent for 24 consecutive months, they will lose their eligibility for RGI. In mid-October 2023, the household reports a reduction in income that qualifies for an in-year review (at least 20% reduction in household's total net income resulted from a serious long-term event). They provide new income verification and their RGI rent decreases to below market rent. The new RGI rent takes effect on November 1, 2023 (first day of the first month following the

month in which the review is completed). They are no longer at risk of losing their eligibility for RGI.

Example 2

An RGI household experienced an increase in income resulting in their rent increasing to market rent on January 1, 2022.

On January 1, 2024, the RGI administrator issues a Notice of Decision – Loss of Eligibility for RGI Assistance.

In June 2024 the household has a reduction in income which makes them again eligible for RGI assistance. They must apply to Access to Housing with a new application date. If they apply for in-situ, their in-situ application may be backdated to the date they signed the original lease or the date they applied to the co-op or non-profit, if this date is available.

Example 3

A household's annual RGI review was scheduled for September 2022. In February 2022, the household reported that one of the household members was no longer a full-time student. An in-year review was conducted and as a result the household rent was set at the market rent beginning March 1, 2022.

The household was notified that if they pay market rent until February 29, 2024, (24 consecutive months) they will lose their eligibility for RGI. The household's income has not decreased at their September 2023 annual review. The household reports a decrease in income in January 2024, but it does not qualify for an in-year review. The household receives a loss of eligibility notice issued on March 1, 2024.

Household chooses to be removed from RGI assistance

If a household voluntarily gives up RGI, the household must be issued a Notice of Decision - Loss of Eligibility for RGI Assistance, using the appropriate reason(s).

For example, if a household decides not to provide documents for their annual review, and the household asks the RGI administrator to charge market rent, the RGI administrator must issue a Notice of Decision - Loss of Eligibility for RGI Assistance within the month (30 days) immediately prior to the household's anniversary date. The reason will be "did not provide required documentation for annual RGI review by deadline". This ensures that the household does not later get backdating of their RGI assistance application under the market rent households requesting RGI in their current

unit (in-situ) policy. A Loss of Eligibility (LOE) after the household has paid market rent for 24 consecutive months due to increase in income is the only type of LOE where the household qualifies to have their in-situ application backdated.

Details on the effective dates of decisions

This information supports the [policy requirement](#) for observing the effective dates of decisions.

Household is no longer eligible for RGI assistance

When deciding that a household is no longer eligible for RGI, the RGI administrator must give the household a notice of the decision within **seven** business days.

A Notice of Decision – Loss of Eligibility for RGI assistance being issued because the household has not submitted required documentation for the annual RGI review by the prescribed deadline, must be issued within the month (30 days) immediately prior to the household's anniversary date.

For all Notices of Decision – Loss of Eligibility for RGI assistance, the Loss of eligibility for RGI and increase to market rent are both effective first (1st) day of the month ninety (90) days after issuing the Notice.

These examples illustrate the effective dates:

- During the annual review, the RGI administrator finds that one of the household members is not legally residing in Canada. The RGI household is given a notice on March 1 that they are no longer eligible for RGI assistance. The loss of eligibility for RGI and the increase to market rent will be effective on June 1.
- The RGI administrator gave an RGI household notice on March 10 that they are no longer eligible for RGI assistance because they did not provide proper documents for the annual review. Their rent will increase to market rent on July
- The RGI administrator gave an RGI household notice on June 1 that they are no longer eligible for RGI assistance because they paid market rent for 24 consecutive months. The loss of eligibility for RGI and the increase to market rent (if applicable) will be effective September 1.

Change in rent due to annual RGI review

RGI rent change resulting from an annual review should take effect on one of the following dates:

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- same day for all households in the building/portfolio
- anniversary of the day that a household took occupancy of a unit
- anniversary of the household's last annual review

RGI households' annual review date, and the date the rent change is effective, should remain the same from year to year.

Notices informing households of their RGI rent payable (increases, decreases or remains the same) must be issued within seven (7) business days of making the decision AND within the month (30 days) immediately prior to the household's anniversary date. If all required documents were not received on time, a retroactive rent adjustment may be necessary so the household's rent change is effective on their anniversary date.

For a household requesting a review of the RGI rent calculation, the RGI rent payable determined by the review body (if different from the original calculation) takes effect on the first day of the month after the original review was completed.

If there is no change as a result of a request for a review, the effective date is the date in the original notice.

When requested, housing providers are responsible to conduct reviews of RGI rent calculations.

Change in rent due to an in-year review

For in-year changes in income, the effective date of the rent change depends on the reason for the in-year review.

The RGI rent change takes effect on the first day of the month following the month in which the event occurred if the in-year review was conducted for one of the following reasons:

- there has been a permanent change in household composition
- a member of the household has begun or ended full-time attendance at a recognized educational institution
- a member of the household has begun to receive or has stopped receiving OW or ODSP
- a member of the household has had their income tax return reassessed or additionally assessed since the last income & RGI review

The RGI rent change takes effect on the first day of the month following the month in

which the review is completed if the in-year review was conducted for one of the following reasons:

- the household requested a review due to a decrease in the household's total net income that does not normally have to be reported (must be a decrease of at least 20% resulting from a serious long-term event experienced by one or more household members)
- the non-benefit income of a benefit unit increases to exceed the applicable monthly non-benefit income limit

The effective date of a request for a review of an in-year RGI rent calculation is the same as the effective date of the original decision.

Changes in charges or policy occurs

An RGI administrator for a **co-op** must give a household at least **60 days' notice** when the rent increases because of a change in either of the following:

- parking fees, sector support, cable or other charges
- the policy of the housing provider, the City of Toronto, or the Province

The household pays the increased rent on the first day of the month following the 60-day notice. For example, if the co-op increases the amount of sector support payable and the RGI administrator sends notices to every household in the co-op, including RGI and market units, on December 1, the increase begins on February 1.

RGI administrators for housing providers **other than co-ops** must give a household at least **90 days' notice** when the rent increases because of a change in either of the following

- parking fees, cable or other charges
- the policy of the RGI administrator, the City of Toronto, or the Province

The household pays the increased rent on the first day of the month following the 90-day notice. For example, if the Province increases the amount of a utility charge, the RGI administrator sends notices to all RGI households on December 1; the increase begins on March 1.

References

- [RGI Forms and Templates](#)
- [Housing Services Act, 2011, s. 155-156](#)

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Policy on filling vacancies and allocating RGI assistance

Policy statement

The Housing Secretariat is committed to ensuring that the RGI program fills vacancies and allocates assistance effectively with the use of internal transfer lists, the Centralized Waiting List (CWL), referral agreements or access plans, and in-situ lists.

Application

This policy applies to the following stakeholders in the RGI subsidy program

- RGI administrators
- agencies with RGI referral agreements
- City staff
- RGI applicants and recipients

Policy requirements

This policy requires the use of standard processes for filling vacancies and allocating RGI assistance. It governs the offering of units and subsidies to applicants, as well as the management of declines and withdrawals of offers and refusals to offer a unit.

Processes to fill vacancies and allocate RGI assistance are critical to the effective administration of the RGI program. They are often referred to as waiting list management.

The following are the four processes for filling an RGI vacancy or allocating an RGI subsidy:

- from an internal transfer list
- from the Centralized Waiting List (CWL)
- through an approved access plan or referral agreement
- through requests by market rent households for a subsidy in their current unit (in-situ)

Filling vacancies using an internal transfer list

The internal transfer list is for RGI households who want to transfer to another unit within their current housing provider's portfolio or who must do so because they are over-housed and want to receive offers from within their current building/development

(for TCHC, within the TCHC portfolio). Every housing provider must have an internal transfer policy.

When to use the internal transfer list

The RGI administrator must reference the internal transfer list when a vacant unit exists. They check the internal transfer list and transfer households following required priorities.

Once all priority transfers are completed, the RGI administrator must refer to their internal transfer policy and targeting plan to determine how to fill the remaining vacancy.

Required priorities for internal transfer lists

A housing provider's internal transfer list for resident RGI households must be ranked as follows:

1. Special Priority Program (SPP)
2. Over-housed
3. Other (not required)

An internal transfer policy may state that the housing provider will not accept transfer requests beyond the priorities listed above, such as requests for a different location in the building.

TCHC and TSHC have an additional internal transfer priority called the Crisis Priority. This priority is ranked below SPP but above over-housed, and only applies to TCHC and TSHC. (For more information, refer to [City Guideline 2019-1: Crisis Priority](#).)

Organizing an internal transfer list

RGI administrators must organize their internal transfer list by the following factors:

- the number of bedrooms required by the household
- any priority designations the household may have
- the date the household was added to the internal transfer list

Requests for internal transfers

Any RGI household can apply for an internal transfer if a housing provider's policy

allows. A housing provider's internal transfer policy must be shared with all households at the time of lease signing. **All** members of an RGI household must apply for a transfer. That is, **no part** of an RGI household can apply for a transfer, with the exception of someone with SPP status who is currently living with the abuser in the RGI unit.

If one or more members of an RGI household wish to leave that household and create a second household, they must apply to the CWL through MyAccessToHousingTO. Their application will be treated as a new application with a new application date.

For example, an RGI household has four members: two parents, their daughter, and her baby. The daughter decides to move out with her baby and form a new household. Her application with MyAccessToHousingTO receives a new date, not the date of her parents' application.

Special Priority Program applicants on the internal transfer list

Households requesting an internal transfer who wish to have an SPP priority must contact Access to Housing or a community partner organization to apply for SPP status. If Access to Housing confirms a household's eligibility for SPP, RGI administrators must place the household at the top of their internal transfer list. Rank SPP internal transfers by the SPP application approval date provided by Access to Housing.

In these cases, the housing provider where the SPP tenant is currently living, must waive all notice requirements and allow the tenant to vacate their current unit and move to another unit without any notice period.

Over-housed RGI households on the internal transfer list

For an over-housed household living in a building or development that includes at least one appropriately sized unit, when the RGI administrator notifies a household that they are over-housed, they must ask the household if they wish to be added to the internal transfer list. If the household requests to be added, they must be placed on the list for their current building or development (for TCHC, within the TCHC portfolio) and given over-housed priority status.

For more information on Local Occupancy Standards and on determining when a household is over-housed, refer to [Over-housed households](#).

Regardless of whether an over-housed household chooses to be on the internal

transfer list, the RGI administrator must place the over-housed household on the CWL immediately after being notified of their over-housed status.

For more information on how to work with over-housed households, refer to [Over-housed households](#).

Offers to households on the internal transfer list

An RGI administrator determining that they should fill a vacancy with an RGI household must go to their internal transfer list first and offer the unit to the highest ranked household in order of priority.

The RGI administrator must clearly document in a household's file and in RENTCafé any declined to offers, refusals or withdrawals of an offer to a household on the internal transfer list.

If an over-housed household is made an offer from the internal transfer list, the RGI administrator must post the vacancy to RENTCafé and link the offer to the household. RENTCafé details all offers made to date, including the units offered and the results, such as declined to offer, refused, withdrawn or accepted. For a household refusing one offer made at least one year after the household was notified of their over-housed status, the RGI administrator must issue the household a Notice of Decision – Loss of Eligibility for RGI Assistance.

Over-housed households living in Part VII, Section 78, 100% RGI buildings, are required to move to a suitably sized housing unit. However, they must not be issued a Notice of Decision – Loss of Eligibility for RGI Assistance if they refuse one offer or more made at least one year after the household was notified of their over-housed status. The RGI administrator must work with the household to ensure a timely move to a suitably sized unit with comparable supports, if required.

The RGI administrator must continue to fill all resulting vacancies until they have completely exhausted their internal transfer list of SPP and over-housed households.

All accepted internal transfers for RGI households, including SPP and non-priority transfers, must be recorded as “Housed” in RENTCafé once the household has moved. The household's address must be updated to allow for proper tracking of RGI vacancies.

If there is still a vacancy, the RGI administrator must fill the vacancy following their board-approved internal transfer policy. A housing provider's policy could require that

the RGI administrator who has exhausted their SPP and over-housed internal transfers must fill the vacancy in one of these ways:

- from the internal transfer list (households that are not SPP or over-housed)
- from the CWL
- with a market rent household

Filling vacancies from the CWL

The City has established Local Rules for using the CWL to fill vacant units. Applicants for all RGI subsidies must be on the City's CWL, through MyAccessToHousingTO. Housing providers who receive subsidies from the City of Toronto to fund RGI assistance must select all applicants for RGI assistance from the CWL through RENTCafé, unless the housing provider has an alternate City approved access plan in place.

The CWL is organized by priorities and by date of application. When an applicant household expresses an interest in an upcoming vacancy through the choice-based offer process, they will appear on this vacancy listing with the priority and date ranking of their application. Applicants will be able to view and express interest only on vacancies they are eligible for.

Housing providers are not permitted to keep their own RGI waiting lists or to offer any RGI assistance to individuals not on the CWL, with the following exceptions:

- Buildings that are HSA, Part VII, Section 78, 100% RGI are not required to fill units with applicants from the CWL. However, an up-to-date copy of their approved access plan must be on file with the City of Toronto.
- Units filled through approved access plans do not have to go through the CWL until an offer is made. At that time, the RGI administrator must do the following:
 - ensure the household is on the CWL
 - post the vacancy
 - link the offer to the applicant household.

Access Plans must be up-to-date and must be on file with the City of Toronto.

When to use the CWL

The RGI administrator identifies a vacant unit. They address priorities on the internal transfer list, and then refer to their targeting plan and policies regarding filling vacant

units to determine how to fill the remaining vacancy.

If the housing provider's policies and targeting plan dictate that the current vacancy should be filled with an RGI household, use the CWL.

Ranking of applicants on the CWL

Access to Housing screens all applicants on the CWL for eligibility and priority designations at the time of their initial application. Eligible households are ranked on the CWL using the date Access to Housing determined the household's eligibility as well as legislated and City defined "Local Access" priorities.

The priorities for the CWL are as follows:

1. SPP for victims of abuse or human trafficking, as required by the HSA
2. Over-housed households
3. Terminally ill – this priority is optional for housing providers. If a housing provider's board of directors wishes to opt out of this priority, they must notify HSS in writing.
4. Households Exiting Supportive Housing (HESH)

In addition,

- every fifth RGI vacancy must be filled by a household that has a disadvantaged (DA) designation as a person who is homeless, those in shelter or sleeping rough, including homeless newcomers
- every seventh RGI vacancy must be filled by youth aged 16 or 17 at the time of application, applying independent of an adult
- every tenth RGI vacancy must be filled by an Indigenous household, verified by the designated organization

Access to Housing assigns a designation to these applicants in their MyAccessToHousingTO portal. Every fifth vacancy listed by a housing provider on the CWL prompts the system to make an upcoming vacancy only available for households with a disadvantaged (DA) designation to view and express interest. Every seventh vacancy listed by a housing provider on the CWL prompts the system to make an upcoming vacancy only available for youth households to view and express interest. Every tenth vacancy listed by a housing provider on the CWL prompts the system to make an upcoming vacancy only available for Indigenous households to view and

express interest.

Backdating applicants on the CWL under local access priorities

Households living in a Part VII, Section 78, 100% RGI building applying for RGI housing with another provider and market rent households applying for RGI assistance in their current unit (in-situ) who are eligible for backdating are backdated to their original application date, either:

- the date that they originally applied to the location where they currently live; or
- the date that they signed the original lease with their current housing provider.

For households living in a Part VII, Section 78, 100% RGI building, the RGI administrator does the backdating by completing an Alternative Housing Tenant Provider Authorization Online Form, linked under [RGI Forms and Templates](#), and attach a copy of the original lease. If it is available, the RGI administrator also submits documentation on when the household originally applied to the housing provider. If household living in a Part VII, Section 78, 100% RGI building applied to the CWL before they moved in with their current housing provider, they receive the earlier date from the CWL.

For in-situ applicants who are eligible for backdating, the application would be backdated to the date any member of the current household applied to the location where they currently live. If a waiting list of market rent applicants was not maintained by the housing provider, the date that the household signed the initial lease would be used. RGI administrators must upload a copy of the original market rent application or lease and create a service ticket in RENTCafé to change the household status to in-situ. Backdating for in-situ applicants only applies if the applicant meets the criteria for backdating and wants to obtain RGI assistance in their current unit.

For all other RGI applicants, their ranking is according to the date their file was deemed eligible to be added to the CWL.

A household receiving RGI assistance in Toronto and wishing to move to another housing provider in Toronto must complete a new application. Their ranking is according to the date the household's new application is approved.

Over-housed households on the CWL

RGI administrators must place an over-housed household on the CWL as soon as they are notified of their over-housed status. They can also be placed on the internal

transfer list. However, all offers to over-housed households are tracked in RENTCafé.

Once placed on the CWL, over-housed households can immediately begin expressing interest in upcoming vacancies posted through the choice-based offer process. If the household is still over-housed after twelve months, they will begin receiving offers from all suitable vacancies located in the ward they currently live in as well as the four surrounding wards.

If an over-housed household that has removed itself from the CWL, they will be prompted through their MyAccessToHousingTO portal that they must add themselves again or risk losing eligibility for RGI.

If an over-housed household refuses one offer of suitably sized housing made after the first year (12 months) of being notified of their over-housed status, the RGI administrator will be notified through RENTCafé and they must issue the household a Notice Decision - Loss of Eligibility for RGI Assistance. However, this does not apply to over-housed households who live in a Part VII, Section 78, 100% RGI building.

For more details on working with over-housed households, refer to the relevant [procedure](#).

Special needs applicants and the CWL

Many housing providers delegate waiting list management for their special needs units to Access to Housing by filling the vacancies using the CWL. Housing providers must do this for their modified units without supports because it simplifies the access system for applicants.

Access to Housing establishes the application form, documentation requirements, and assessment protocols for their review of special needs applications.

Only special needs applicants who have been screened by Access to Housing can view and express interest on upcoming special needs units posted on the CWL.

If no household with the appropriate need for a vacant unit's modifications expresses interest, the RGI administrator must post the unit for a second expression of interest cycle. To ensure they find a suitable special needs household, they may also contact Access to Housing for assistance in adjusting their vacancy posting.

Households Exiting Supportive Housing (HESH) on the CWL

The new Households Exiting Supportive Housing (HESH) priority was created to allow

a household to proceed through the housing continuum, based on their evolving support and housing needs. By qualifying for a HESH priority, a household can receive a priority designation on the City's CWL for RGI assistance.

Under HESH, households currently living in an RGI unit with on-site supports (provided to all units in the building) who no longer require these on-site supports to maintain their housing may choose to apply to the CWL using the HESH priority to move to a new unit without on-site supports.

Households who are interested in applying under the HESH priority must initiate an online application in MyAccessToHousingTO and notify the RGI administrator they would like to move to a unit/building without on-site support. The RGI administrator must complete the Households Exiting Supportive Housing Priority form, found at RGI Forms and Templates, with the household and upload the form to the HESH Submission Online Form.

Verifying arrears and RGI-related convictions on the CWL

A new application on the CWL triggers a check of all members of the applicant household in the Province-Wide Arrears Database (PWAD) for

- any outstanding debts owed for arrears of rent, RGI rent paid at a lower rate than the household was entitled to and/or damages by former tenants of social housing providers in Ontario; and
- RGI-related convictions for misrepresentation or fraud with social housing providers in Ontario.

After the initial application to the CWL, the next PWAD check for applicants will be completed at the time an offer of housing is made.

If an RGI administrator is filling a vacancy through an approved access plan and is not using the CWL, they must conduct a PWAD check by completing and submitting the PWAD Arrears Online Check Form, found at [RGI Forms and Templates](#), and wait for the results before finalizing an offer.

For more information on the processes, requirements and timelines for arrears checks and uploads, refer to the section "[Keeping Records](#)".

Verifying income against the Household Income Limits (HILs) on the CWL

All members of a household 16 years of age and older who are applying to the CWL are required to submit the Notice of Assessment from their income tax return through MyAccesstoHousingTO. This is required at the time of their initial application and once every twenty-four months thereafter. Access to Housing checks these submissions to determine if an applicant household's total income exceeds the HILs as specified in Schedule 2 of O. Reg. 370/11.

An applicant household with total income over the applicable HILs is not eligible to be on the CWL and their application will be cancelled. However, applicants whose income falls below the HILs within 24 months of the date their application was cancelled may reapply to the CWL and request to have their original application date reinstated if they meet all other RGI eligibility requirements.

Verifying household assets on the CWL

All members of a household 16 years of age and over who are applying to the CWL are required to complete an asset declaration process through MyAccesstoHousingTO at the time of their initial application and during reviews thereafter. Access to Housing checks these submissions to determine if the household total asset value exceeds the household asset limit.

An applicant household with a household total asset value above the asset limit is not eligible to be on the CWL and their application will be cancelled. However, applicants whose household total asset value falls below the asset limit within 24 months of the date their application was cancelled may reapply to the CWL and request to have their original application date reinstated if they meet all other RGI eligibility requirements.

Removal of applicants from the CWL

Access to Housing cancels a household's application on the CWL in these cases:

- The applicant household refused **one** offer of RGI subsidy or RGI unit of a size that they are eligible for under Local Occupancy Standards and that they expressed interest in on the CWL.
- The applicant household ceases to meet basic eligibility criteria for RGI assistance for reasons such as:
 - Refugee status being declined
 - A match in PWAD for unresolved arrears or RGI-related convictions
 - Total household income exceeds the Household Income Limit (HILs)
 - Household total asset value exceeds \$150,000 asset limit

- The applicant household has accepted an offer of RGI assistance within Toronto; this does not apply if a household accepts
 - an offer of emergency shelter
 - temporary housing where one or more household members are receiving treatment or counselling
- The applicant household has joined an existing RGI household within Toronto
- The applicant household has accepted an alternate form of financial assistance related to housing that requires the household's RGI subsidy application to be cancelled.
- The applicant household asks to be removed.
- The applicant household did not respond within 30 days to the annual notification to update their CWL file.
- The applicant is deceased and there are no other names on the application.

Applicant households receive a notice through MyAccessToHousingTO that their application has been cancelled and have thirty days to request a review of this decision. Access to Housing conducts the reviews.

Access to Housing will also cancel an application for an over-housed household (currently receiving RGI) that has been over-housed for at least one year (12 months) and does one or more of the following:

- refuses an offer of a suitably sized unit
- fails to maintain an active application on the CWL

In this case, the RGI administrator must issue a Notice of Decision - Loss of Eligibility for RGI Assistance to the household.

Over-housed households living in a Part VII, Section 78, 100% RGI building cannot be deemed ineligible for RGI for the above reasons.

Temporary inactivation of CWL applications

Applicants may request to have their application temporarily inactivated under the following two circumstances:

- An applicant household experiencing a medical emergency may request to have their application inactivated until their household returns to a move-in ready status. The household must provide supporting evidence within five days of this request.
- An SPP applicant household advises that they are or will be living with the abusing individual; usually this is in an attempt at reconciliation. This request is

only permitted once but can last for up to one year.

If the applicant makes either of these requests during the offer process, the offer counts as a withdrawal.

Filling units through referral agreements and access plans

Rather than using the CWL, some housing providers use alternate forms of access and referral agreements to provide access to some or all of their units. These providers must follow their HSS approved access plan to fill their units. Either the referring agency or housing provider manages the waiting list for these units.

Buildings that do not use the CWL

For buildings not required to select applicants from the CWL, the RGI administrator must complete and submit the PWAD Arrears Online Check Form, found at RGI Forms and Templates, for each applicant and wait for the results before finalizing an offer.

Allocating RGI to market-rent households requesting RGI subsidy in current unit (in-situ)

HSS must approve all in-situ RGI subsidies before the RGI administrator can finalize the offer. Use the mandatory online Market Household Requesting RGI Assistance Information and Approval Form from [RGI Forms and Templates](#).

A household paying market rent and requesting an RGI subsidy can only qualify for in-situ for the unit they are currently living in.

Before offering RGI to a market-rent household, a housing provider must

- be below their maximum allowed number of RGI units in their targeting plan
- have filled the last RGI vacancy with a household from the CWL (external offer)

Market rent households requesting RGI within their current unit must meet the following criteria before they can apply and receive an in-situ offer for RGI subsidy

- Apply for RGI subsidy as an in-situ applicant through MyAccessToHousingTO and be deemed eligible.
- Inform their housing provider of their in-situ application.
- Currently are and have been a tenant of their current housing provider for at least five (5) consecutive years (60 months). For example, a market-rent household lived in Unit A for 4 years then relocated to Unit B for 2 years. This

household would meet this requirement if both Unit A and Unit B are both in their current building / development (for TCHC, within the TCHC portfolio), AND the household remains in the Unit (B) where they currently live.

- Currently live in the size of unit they are eligible for, according to the Local Occupancy Standards. (The in-situ offer for RGI will be for their current unit, therefore they cannot be over-housed.) If the household is over-housed, they need to move to a right size unit first before they are eligible to apply as an in-situ applicant, provided that they have lived in their current building / development (for TCHC, within the TCHC portfolio), as a tenant for at least 5 consecutive years.
- Do not have any outstanding arrears with the current housing provider or a previous social housing provider within Ontario. If they do, they must have a repayment agreement that is in good standing to remain eligible for RGI.
- Ask the Province to cancel any financial assistance they are currently receiving related to housing once they begin receiving an RGI subsidy.
- Be the highest ranked eligible in-situ applicant within the building from the Building Complex – Applicants Currently Residing report. This report is available through RENTCafé.

Housing providers must provide information on the following to all market-rent households:

- the Local Rules and their internal policy on current market-rent households requesting an RGI subsidy
- the opportunity for an in-situ offer of an RGI subsidy
- the criteria they must meet to be eligible for an in-situ offer of an RGI Subsidy

Housing providers' need for policy on in-situ assistance

All housing providers with both market and RGI units, as well as those providing rent supplements, must have a policy regarding how market rent households can apply for and be allocated RGI assistance (in-situ). This policy must clearly state that RGI subsidies will not be offered to qualifying market rent households unless the last RGI vacancy came from the CWL (external offer).

Backdating in-situ applications under local access priorities

Once a household who is paying market rent has informed the RGI administrator that they are interested and have applied for in an in-situ RGI subsidy through MyAccesstoHousingTO, the RGI administrator must determine if the household is

eligible to have their in-situ application [backdated](#). If the household is eligible for backdating, the RGI administrator must locate the household on the CWL through RENTCafé and upload a copy of the lease.

Market rent households not eligible for a backdated application

Market rent households **do not** qualify to have their application backdated if

- The market rent household was issued a Notice of Decision – Loss of Eligibility for RGI Assistance for any reason other than having paid [RGI rent equal to market rent](#) for 24 consecutive months. For example, the market rent household voluntarily gave up RGI assistance because they wanted to stay in a larger unit than allowed under the Local Occupancy Standards or chose not to submit required documents.
- Members of a market rent household wish to form a second household. If one or more members of a current market rent household intend to leave that household and create a second household, their application for RGI assistance is considered a new application. Access to Housing will assign a new application date for the second household.

Examples

A current market rent household has 4 members consisting of two parents, their daughter, and her baby. The daughter and her baby decide to move out on their own and form a new household. The daughter's application on CWL would receive a new date, not the date of her parents' original application to the housing provider.

If the daughter remained in the current unit and the parents moved to a different housing provider, the daughter would receive the date that she signed the lease for the unit, which may be different than the date her parents signed the lease.

Market rent households who lost their RGI assistance due to paying market rent for 24 months are eligible for in-situ backdating, as their loss of RGI assistance was due to an income increase, and not a breach of the regulations.

In-situ offers

Once an RGI administrator has verified that making an in-situ offer will not violate the City's and the housing provider's policy requirements, they must pull their Building Complex – Applicants Currently Residing (BCACR) report from RENTCafé.

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The BCACR report provides the names of all eligible in-situ applicants in the chosen building complex, listed by priority and their original application date to that location (shown as Date Applied in the BCACR report) or the original date the household signed the lease (shown as Date Building Selected in the BCACR report). RGI administrators must verify that all of the dates for the in-situ households are correct.

Once the dates are verified, and corrected if necessary, the RGI administrator must use the BCACR report to identify the top eligible household and begin the [offer process](#).

Market rent tenants applying for in-situ are screened for basic RGI eligibility at the time of application. However, RGI administrators must reconfirm their eligibility before finalizing an offer. This includes verifying the household total asset value is below the asset limit and that the household income would result in RGI rent below the maximum (market) rent for their unit.

For their initial RGI review only where, by using the tax-based net income method (line 23600 from the applicable NOA) in-situ applicants are found to be ineligible for RGI subsidy because their RGI rent is calculated at or above the market rent for the unit, the approximated net income method must be used to determine RGI eligibility and the initial RGI rent.

If the top household on the BCACR report does not meet all of the required conditions for an in-situ offer or refuses the offer, the RGI administrator must indicate the offer as refused, withdrawn or declined to offer on RENTCafé and document the reason for the refusal or withdrawal in the online Market Household Requesting RGI Assistance Information and Approval form and proceed to check the next household on the BCACR report.

If a household has not lived in one of the housing provider's buildings for five consecutive years, they cannot be offered in-situ, and Access to Housing will deem their application for in-situ ineligible.

If there are no names on the BCACR report, then the RGI administrator cannot offer an in-situ RGI subsidy and must fill the vacancy from the CWL.

Special needs units not considered in-situ

Applicants and residents of special needs units (modified and/or with provincially funded supports) who meet all basic RGI eligibility criteria can receive RGI immediately upon identifying the need, even if they are living a market unit in a building with RGI.

These are not considered in-situ and the household does not need to apply through the in-situ process.

Market Households Requesting RGI Assistance Information and Approval form

Once an RGI administrator has verified that the top household on their BCACR report is eligible for an offer of an RGI subsidy, they must complete the online Market Household Requesting RGI Assistance Information and Approval form using the link found under [RGI Forms and Templates](#). All in-situ requests must be approved by HSS before the household is offered RGI.

If the top household on the BCACR report is not being offered RGI, the reason must be documented on the form.

When submitting the Market Household Requesting RGI Assistance Information and Approval form to HSS, RGI administrators must upload a copy of the BCACR report. **Do not send this information by email** due to privacy requirements.

If HSS approves the application, they will send a letter to the Board and to the RGI administrator confirming the approval. The letter will include the effective date for the RGI subsidy.

Finalizing the in-situ RGI offer

When HSS approval is received, the RGI administrator may proceed to offer the in-situ RGI subsidy to the household. If the household accepts the offer, they must sign a new RGI lease. The effective date will be the date listed in the City's approval letter. All approval letters and copies of BCACR reports must be kept in the household's file.

For procedures on making offers, refer to "[Making an offer](#)."

Household refusal or withdrawal of in-situ RGI assistance

If a household refuses an in-situ offer of RGI assistance, the offer process and the refusal must be carefully documented on RENTCafé, including

- posting the household's unit through RENTCafé
- linking the household to the unit
- recording the refusal

This is a refusal of RGI subsidy offer, which would therefore be considered their one

offer of RGI subsidy. The household will no longer be eligible for RGI and their RGI subsidy application will be cancelled, including the in-situ and the CWL application, if applicable

The offer may be counted as a withdrawal if the household is over the income limit or the household composition has changed, and they are no longer eligible for the size of their current unit.

Removing households from the CWL who accept an in-situ RGI subsidy

Once a household has accepted an in-situ offer of RGI they must be removed from the in-situ list as well as the CWL, if applicable. This is done by posting their current unit through RENTCafé and linking the household to the unit, making the household's status "Housed."

Once an offer of in-situ has been successfully completed, the next RGI subsidy must go to a household from the CWL.

Refusals and withdrawals of offers

Applicant households are responsible for updating their information and expressing interest in upcoming vacancies. Applicant households are able to view and express interest only on vacancies for which they are eligible. Therefore, all households who express an interest in a posted vacancy should qualify for RGI and the unit listed and are required to accept the first offer they receive or risk losing their eligibility for RGI.

An applicant household, refusing one offer of suitable housing loses their eligibility for RGI and their CWL application is cancelled if applicable. There are some reasons why an offer to an applicant household may be counted as a decline to offer or a withdrawal of offer instead of a refusal, and there are legislated circumstances where a housing provider may refuse to offer a unit to a household.

Refusals of an offer

One refusal of a suitable offer of RGI housing or subsidy will result in an applicant household having their RGI application cancelled and no longer being eligible for RGI. The household can appeal this decision through Access to Housing and can reapply for RGI at any time, but with a new application date. After the first year (12 months) of being over-housed, one refusal of a suitably sized unit will result in the over-housed household being issued a Notice of Decision – Loss of Eligibility for RGI assistance.

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An RGI administrator who discovers that the contact information on the CWL is out of date or that the household no longer requires housing or a subsidy must count the offer as a refusal. The applicant household will receive a notification from MyAccesstoHousingTO that their application has been cancelled, along with information on how to request a review of this decision.

If while making the offer, the RGI administrator recognizes that a household requires support to live independently, the RGI administrator cannot immediately withdraw the offer or refuse to offer the household. First, they must contact Access to Housing who will connect with the household and community agencies to assess the situation. Access to Housing will respond regarding the eligibility of the household within 72 hours. In such cases, the RGI administrator may not make an offer to another household unless they receive instructions to do so from Access to Housing.

For more information on common reasons households refuse offers, refer to “[Refusal of offer by household](#)” in Appendix C.

Documenting a refusal

RGI administrators must record all offers, including refusals, through RENTCafé. This also includes all internal transfer offers made to RGI households and offers made through referral agreements when a household is not on the CWL. If an applicant household was not on the CWL, the RGI administrator must add them and record the refusal. If the applicant household refused an offer, MyAccesstoHousingTO notifies the applicant household that their application has been cancelled. This applies to all RGI subsidy waiting lists. The applicant will also be provided information on how to request a review of this decision. Reviews of refusals of an offer of housing are conducted by Access to Housing.

Withdrawals of offers

An offer of housing to an applicant household will be counted as a withdrawal, not a refusal, if the service manager determines that:

- The unit offered did not meet the accessibility needs of the applicant household.
- The household composition changed, so the household no longer qualifies for the size of unit offered.
- The household experienced a medical emergency (hospitalization) or significant bereavement
- The household is not suitable for shared unit (if applicable)

- Not an informed offer
- The household owes arrears to a social housing provider in the Province of Ontario
- The over-housed household is offered the same unit twice
- The RGI rent is at or above the market rent for the unit
- The unit amenities are not as described in the posting
- The household income is above the RGI threshold for the unit being offered.
- For SPP households, when viewing the unit, the applicant saw the abuser or someone connected to the abuser in the area or becomes aware that the abuser lives in the area.
- The level of support services attached to the unit is significantly different than the level of support services required by the applicant household.
- The applicant household is being housed through a referral agreement
- Other [extenuating circumstances](#) exist

For more detail on when offers are considered withdrawals, refer to “[Details on circumstances for counting offers as withdrawals](#)” in the section “Supporting information on filling vacancies.”

Housing provider declines to offer a unit

Under the HSA, [O. Reg. 367/11, s. 50 \(1\)](#), if an RGI administrator’s declines to offer a unit to an applicant household, it must be for an allowable reason. As well, the notice of decline to offer must be in writing.

An RGI administrator's decline to offer a unit must be recorded as one of the “Declined to Offer” reasons through RENTCafé. The offer does not count against the applicant household, and they can request a review of this decision. The housing provider’s internal review body conducts these reviews.

An RGI administrator may decline to offer an RGI unit to a household for **only** these reasons:

- The applicant no longer meets the building's mandate.
- Reasonable grounds exist for believing that the applicant will not pay the rent in full or on time. A rental-history check must support this decision. A credit check must not be used to assess eligibility for an RGI unit.
- The RGI administrator represents a Co-operative (Co-op) housing provider, and the Co-op has reasonable grounds to believe that the household will not accept,

or will be unable to accept, their responsibilities as a member of the co-op.

- The unit is a shared unit, and the RGI administrator believes that the applicant is not suitable.
- The applicant or a member of the applicant's household was evicted within the last five years by the housing provider who has the vacant unit on offer, based on an illegal act. For more information refer to "[Applicant evicted under N6/N6C order for illegal act](#)" in the section "Determining and managing eligibility." Note: any housing provider using this provision must have a policy in place that is approved by the City of Toronto.

An RGI administrator cannot decline to offer a unit to a household who cannot pay a security deposit or last month's rent and agrees to a reasonable payment plan.

Consequences and monitoring

Non-compliance with this policy can have these consequences:

- The RGI administrator's failure to screen eligibility at the time of offer can lead to an ineligible household receiving RGI assistance.
- Without proper verification of in-situ applicants, the RGI administrator cannot offer a subsidy.
- If an RGI administrator for a Part VII, Section 78, 100% RGI building does not submit a PWAD Arrears Online Check Form, an applicant household may lose the opportunity to receive certain types of assistance in paying off their arrears.
- An RGI administrator's improper use of the CWL can lead to removal of their access to RENTCafé. In some cases, the RGI administrator can be disqualified from administering RGI assistance.
- A loss of a housing provider's good standing with the City could lead to loss of surplus sharing.

The following measures monitor compliance with this policy:

- The City monitors the use of RENTCafé to fill RGI units using the CWL.
- The City screens in-situ applicants for final approval using the Market Household Requesting RGI Assistance form.
- To verify that housing providers are maintaining good-standing, the City tracks targeting plans, staff training, and over-housed households in quarterly and annual reports.
- Applicants are screened for eligibility at the time of application, throughout the

- waiting period and at the time of offer.
- The City reports its service levels annually to the Province.

Procedures for filling vacancies

Making an offer of RGI assistance

RGI administrators must follow the ranking of offers on the CWL and on the Building Complex – Applicants Currently Residing (BCACR) report maintained by Access to Housing when making offers of RGI housing or subsidy. Responsibility for managing other RGI waiting lists are as follows:

- For referral agreements, the referring agency prioritizes and recommends households to the housing provider in accordance with the referral agreement and the housing provider's City approved access plan.
- RGI administrators for Part VII, Section 78, 100% RGI buildings must prioritize their application list according to their approved access plan.
- The RGI administrator is responsible for prioritizing their internal transfer list following the legislative requirements and Local Access priorities.

When contacting a household to make an offer, the RGI administrator must provide two business days from the time of the first call to respond. The RGI administrator must make at least two attempts to reach the household over two business days. Always provide clear expectations and specific timelines in communications with the household. Document all attempts to contact the household. After two business days with no contact, record the offer as a refusal and move on to the next household on the list.

Offering a vacancy or subsidy to a household

To offer an RGI vacancy or RGI subsidy to a household, follow these steps:

1. Determine which of the following lists the household should be selected from:
 - internal transfer list
 - CWL
 - Building Complex – Applicants Currently Residing (BCACR) Report
 - list from a referral agreement, if applicable
 - list from the City approved access plan for Part VII, Section 78, 100% RGI buildings

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2. Choose the household at the top of the appropriate list and if they are on the CWL, change the status to “On Offer.”
3. Contact the top person on the appropriate list.
4. If the household cannot be reached, leave a message if possible, and include the details of the offer, the RGI administrator's contact information, and a timeline to return the call.
5. If the RGI administrator cannot reach the household directly, call every number provided in the applicant household's file. If leaving a message, the RGI administrator should only leave their contact information, state that there is a subsidy and/or housing offer being made to the household only using the last name of the main applicant and indicate the timeline to respond.
6. Make at least two attempts over two business days to reach the household. Make detailed notes of all contact attempts and communications.
7. If a household does not respond within two business days, mark the offer as a “Refusal,” indicating the reason as “Client Unreachable”.
8. For a household not accepting the offer, record the reason for the refusal (or withdrawal) and move on to the next household. Link the household to the offer on RENTCafé, if applicable.
9. Before declining to make an offer, confirm with the household that the reasons for declining are still accurate. If the RGI administrator declines to make an offer, the reason(s) for declining must be recorded, a notice of decision must be issued to the household, and the household must be informed of the opportunity to request to a review of the decision.
10. For a household interested in the offer, change the household status to “Verbal Acceptance” on RENTCafé, if applicable, and set up a viewing appointment.
11. If after viewing the unit, the household is still interested, have them complete a Annual RGI Review Form, Annual Household Asset Declaration form (mandatory) and Consent and Declaration for RGI Review Form (mandatory), and provide proper income and status documents. Conduct a co-op membership interview if applicable as soon as possible.

For their initial RGI review only, applicants where by using the tax-based net income method (line 23600 from the applicable NOA) are found to be ineligible

for RGI subsidy (above the income limit), the approximated net income method must be used to determine RGI eligibility and the initial RGI rent. If by using the approximated net income method the RGI rent is still at or above the market rent for the unit, inform the household that an offer cannot be made and mark the offer as withdrawn on the CWL.

12. For eligible households, review and explain the RGI program rules and the consequences of breaching them, and co-ordinate execution of the lease or RGI agreement. If applicable, document the name(s) and contact information of any translator/advocate/family member who is present during the lease signing.
13. After the household signs the lease, change the household status to “Accepted” in RENTCafé.
14. Once the household has moved in, change the household status in RENTCafé to “Housed.” For in-situ offers, change the household status to “Housed” once they have signed the RGI lease.

Filling a vacancy using the CWL

To fill a vacancy using the CWL, follow these steps.

1. Post the vacancy through RENTCafé.
2. Select the expression of interest (EOI) cycle in which the vacancy should be posted.
3. When the EOI cycle has closed, place the applicant household listed for the unit “On Offer,” thus preventing the household from receiving offers from other housing providers.
4. Contact the applicant household listed under the vacancy. Only the top eligible applicant for the vacancy will be visible.
5. If the household cannot be reached, leave a message if possible, with the following information:
 - the details of the offer
 - the RGI administrator's contact information
 - a timeline to return the call
6. If the RGI administrator cannot reach the household directly call every number provided in the applicant household's file. If leaving a message at one of these

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numbers, the RGI administrator should only leave their contact information, state that there is a subsidy or housing offer being made to the household using only the last name of the main applicant and indicate the timeline to respond.

7. Make at least two attempts over two business days to reach the household. Make detailed notes of all contact attempts and communications in RENTCafé.
8. If a household does not respond within two business days, mark the offer as a “Refusal,” indicating the reason as “Client Unreachable,” and move on to the next eligible household that will now be visible under the vacancy.
9. For a household not accepting the offer, record the reason for the refusal or withdrawal, and move on to the next household.
10. Before declining to make an offer, confirm with the household that the reasons for declining are still accurate. If the RGI administrator declines to make an offer, record it as “Decline to Offer” and indicate the reason. The RGI administrator must issue the household a notice of decision, which includes the opportunity to request a review of the decision.
11. For a household interested in the offer, change the household status to “Verbal Acceptance” and set up an appointment for the household to view the unit.
12. If after viewing the unit, the household is still interested, have them complete an Annual RGI Review Form, Annual Household Asset Declaration form (mandatory) and Consent and Declaration for RGI Review Form (mandatory), and provide proper income and status documents. Use these documents to confirm RGI eligibility and calculate their RGI rent. Conduct co-op membership interview, if applicable.

For their initial RGI review only, applicants where by using the tax-based net income method (line 23600 from the applicable NOA) are found to be ineligible for RGI subsidy (above the income limit), the approximated net income method must be used to determine RGI eligibility and the initial RGI rent. If by using the approximated net income method the RGI rent is still at or above the market rent for the unit, inform the household that an offer cannot be made and mark the offer as withdrawn on the CWL.

13. For eligible households, review and explain the RGI program rules and the consequences of breaching them, and co-ordinate execution of the lease or RGI agreement. If applicable, document the name(s) and contact information of any

translator/advocate/family member who is present during the lease signing.

14. After the household signs the lease, change the household status to “Accepted.”

15. Once the household has moved in, change the household status to “Housed.”

Adding a new household member

Adding a new member to an applicant household

If an **applicant household** wants to add a new member, the household logs in to their MyAccesstoHousingTO file and adds the new member, which triggers a reassessment of the household’s eligibility.

Applicant households should not express interest in vacancies until the reassessment of their application. Expressing interest before the reassessment is complete could result in selection of a unit which does not match the household’s reassessed unit size. If a housing provider makes an offer to a household before the reassessment has been completed, the offer should be withdrawn.

Adding a new member to a current RGI household

Adding a new member to a current RGI household may have implications for the household’s RGI eligibility and RGI rent, and the new member’s application on the Centralized Waitlist (CWL) if the [new member has an application on MyAccesstoHousingTO](#). The RGI administrator must effectively communicate these implications to the RGI household and the new member throughout the process of adding the new member to ensure they can make an informed decision.

When a current RGI household wants to add a new member to their household, complete the following steps:

Responsibility	Step
RGI Administrator	<ol style="list-style-type: none"> 1. Inform the new household member of the RGI program rules and requirements. <ul style="list-style-type: none"> • Important: If the new member has an active application on MyAccesstoHousingTO, inform them of how joining an existing RGI household will affect their application, as outlined in the “New member has application on

Responsibility	Step
	<p>MyAccesstoHousingTO” section.</p> <ol style="list-style-type: none"> Have all members of the household who are 16 years of age and older and the new member complete and sign the Annual RGI Review Form. Obtaining the following forms and supporting documents from the new member only: <ul style="list-style-type: none"> the Consent and Declaration form the Annual Household Asset Declaration form any required supporting documents, including their status document and the necessary income document(s) for completing an in-year review, as detailed in the “Requirements of an in-year review” section. If applicable: have the new member sign off to confirm they understand they will be removed from the CWL when they join the existing RGI household. Review the new household member’s forms and supporting documents to determine if they meet the Basic eligibility criteria for RGI. Determine if the household will continue to meet the Eligibility criteria for household assets with the addition of the new member using the process outlined in the “New household member assets” section. Complete the online PWAD Check Form. <ul style="list-style-type: none"> Indicate whether the new member has an active application on MyAccesstoHousingTO. If applicable: indicate the new member acknowledged and signed off that they will be removed from the CWL once added to the household.
Access to Housing	<ol style="list-style-type: none"> Conduct PWAD (arrears and RGI-related convictions) check.

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Responsibility	Step
	<p>8. Communicate outcome of PWAD check to Housing Provider.</p> <p>9. If applicable: Cancel the new member's existing application or remove new member from any existing application on MyAccessstoHousingTO.</p>
RGI Administrator	<p>If Access to Housing or the RGI Administrator has determined the new member is ineligible for RGI, proceed to the steps in the “New member not eligible for RGI” section.</p> <p>Otherwise, when Access to Housing confirms the new member's PWAD check has resulted in no match:</p> <p>10. Calculate the RGI rent for the household with the new member and determine the effective date of the change, as referenced in the Change in rent due to an in-year review section.</p> <p>11. Inform the household of whether they will continue to qualify for RGI and what their new RGI rent will be with the addition of the new member. Confirm that they would like to proceed with adding the new member.</p> <ul style="list-style-type: none"> Note: if at this stage the household chooses not to proceed with adding a new member who had an active application on MyAccessstoHousingTO, inform them that they will be receiving a cancellation letter with instructions for requesting reinstatement of their application. <p>12. If applicable, conduct a co-op membership interview.</p> <p>13. If the household agrees to proceed, add the new household member, and update household composition in records and in HAPPTO.</p> <p>14. Update the lease.</p>

New member has an application on MyAccessstoHousingTO

If the new member joining an existing RGI household has an application on

MyAccessToHousingTO, **becoming a member of an existing RGI household will affect their application.**

- If they are the only person on their application, the application will be cancelled once they are added to an existing RGI household.
- If there are additional household members on their application that are not being added to an existing RGI household, the new member will be removed from the application once they are added to an existing RGI household.

In both scenarios, applicants that are removed from the CWL because they joined an existing RGI household may re-apply to MyAccessToHousingTO and receive a new application date.

New member not eligible for RGI

When adding a new household member to an existing RGI household, the RGI administrator reviews eligibility and Access to Housing conducts a PWAD (arrears and RGI-related convictions) check. In some cases, this may result in the new member being identified as ineligible for RGI.

If after following the above process for adding a new member to an RGI household:

- The RGI administrator identifies that the new member does not meet eligibility criteria, or
- Access to Housing finds a positive match for the new member in PWAD, or
- The addition of the new member would cause the current RGI household to become ineligible for RGI,

Proceed with the following steps:

Responsibility	Step
RGI administrator	<ol style="list-style-type: none"> 1. Inform the RGI household and new household member of the RGI program rules and requirements, and that they will no longer be eligible for RGI if the new member is added to the household. 2. Give the current RGI household the option to: <ul style="list-style-type: none"> • add the new household member and lose their RGI

Responsibility	Step
	<p>eligibility, or</p> <ul style="list-style-type: none"> not add the new household member and maintain RGI eligibility <p>If the household decides to proceed with adding the new household member:</p> <ol style="list-style-type: none"> Determine the effective date the household will begin paying market rent. Inform the household of what their new (market) rent would be with the addition of the new member and confirm that they would like to proceed with adding the new member. If applicable, conduct a co-op membership interview. Update household composition in records and HAPPTO Update lease Refer to Criteria for losing eligibility for RGI assistance section, determine reason household will be losing their eligibility, and issue Notice of Decision – Loss of Eligibility for RGI assistance accordingly.
Access to Housing	<ol style="list-style-type: none"> If the new member has an existing application on MyAccesstoHousingTO and their ineligibility was due to a positive match in PWAD, cancel their application on the CWL.

Applying for RGI in a building with a mandate

When a household is interested in a building with a mandate, they must request approval for the mandated building on their application with MyAccesstoHousingTO. When a household requests approval for a mandated building, RENTCafé will generate a service ticket for the housing provider to contact the household. Once the request has been made, do the following steps

- Contact the interested household and inform the household of the mandate

requirements, and have the household provide any required information for approval.

2. Determine if the household qualifies for the mandate, following the housing provider's policies and procedures.
3. Log in to RENTCafé to close the service ticket and indicate if the household has been approved or not.
4. If you determine that an applicant household is no longer eligible for their mandate **before** an offer is made, remove the mandate approval of the household in RENTCafé.
5. If this occurs at the **time of offer**, record the offer as “declined to offer”.

Once the housing provider has indicated that a household is approved for a mandate, the household will be able to view and express interest in upcoming vacancies within the building(s).

Housing providers must process mandate requests in RENTCafé in a timely manner. Delays in processing these request may prevent households from selecting your building/development.

Households with at least one member aged 59 or older are automatically approved for buildings with a seniors mandate – no approval of the mandate by the housing provider is required.

Households which do not qualify for a mandate will not be able to view or make offers on units with that mandate.

Assisting market households to apply for in-situ RGI assistance

When a market household wishes to apply for RGI in their current unit, follow these steps.

1. Verify that the household has been living with their current housing provider for at least five consecutive years. If not, inform the household that they are not eligible yet, and provide the date when they are eligible to apply.
2. Advise the household to complete an RGI subsidy application on MyAccesstoHousingTO and to provide the RGI administrator with their application number when finished.

3. Identify the household on RENTCafé with their application number.
4. Create a service ticket on RENTCafé to change the household status to in-situ. Once eligibility has been verified by Access to Housing, the household is added to the housing provider's BCACR report, ranked by their original application date to that location (shown as Date Applied in the BCACR report) or the original date the household signed the lease (shown as Date Building Selected in the BCACR report) and any other priorities, if applicable.
5. Verify that the household qualifies for [backdating](#). If the household qualifies for backdating, upload a copy of the lease to the household's application. Ensure the lease is from the date the current household member(s) signed the lease.

Offering in-situ when no vacancy exists

If a housing provider does not have a vacancy but, according to their targeting plan, has an available RGI subsidy, they may be able to offer a subsidy to a current market rent household. In this case, follow these steps.

1. Verify that the last RGI subsidy was offered to a household from the CWL and the household has moved in. If the last RGI subsidy was an in-situ then the RGI administrator cannot proceed with another in-situ offer.
2. Verify that the building is below its maximum allowed RGI subsidy target. If the building is already at the maximum allowed RGI units, the RGI administrator cannot proceed.
3. Verify that making this in-situ offer for RGI subsidy aligns with the housing provider's Market Rent Household Requesting RGI Policy.
4. Download the online Building Complex – Applicants Currently Residing (BCACR) report through RENTCafé and verify that any required backdating has been completed for the households in the report and update as appropriate.
5. Select the top household from the BCACR report and contact them about a potential offer.
6. Verify the household's eligibility, including determining the household total asset value and calculating their RGI rent, by having them complete an Annual RGI Review Form and the Annual Household Asset Declaration form (mandatory) and Consent and Declaration for RGI Review Form (mandatory).

7. Inform the household that the offer will be counted as a refusal if the household does not provide the completed form and required documentation by a specific deadline, resulting in the cancellation of their RGI application.
8. For their initial RGI review only where, by using the tax-based net income method (line 23600 from the applicable NOA) in-situ applicants are found to be ineligible for RGI subsidy because their RGI rent is calculated at or above the market rent for the unit, the approximated net income method must be used to determine RGI eligibility and the initial RGI rent.
9. If the household is not eligible or refuses the offer, post their unit as a vacancy on RENTCafé, link the household, and mark them as a withdrawal or a refusal. Once completed, convert the unit back to a market unit on RENTCafé. The next in-situ applicant household will now appear on the BCACR report.
10. Contact the next household on the in-situ list, following steps 5-7, and repeat as necessary until an eligible household is identified.
11. Complete the Market Household Requesting RGI Assistance form online and submit it, along with a copy of the BCACR report, to receive final approval from HSS. BCACR reports must have been downloaded within thirty days to be valid. Include the reasons any households were deemed ineligible (withdrawal, refusal or decline to offer) during the offer process.
12. If written approval is received from HSS, offer the approved household an RGI subsidy and have them sign an RGI lease.
13. Post the unit the in-situ household currently lives in as a vacancy on RENTCafé, link the household to the vacancy, and set their status as "Housed." This ensures that the household is removed through RENTCafé and that their unit will now be tracked as an RGI unit.

Documenting an accepted offer

The procedure for documenting an accepted offer has these variations:

- a household accepting an offer through the CWL
- an offer to a market rent household requesting RGI in their current unit
- an RGI household receiving an internal transfer, once the household has moved

A household accepting an offer through the CWL

For a household accepting an offer through the CWL, in RENTCafé change their status from “On Offer” to the following, as required:

- “Verbal Acceptance” when they say they are interested and set up a viewing appointment
- “Accepted” once they have signed the lease
- “Housed” once they have moved in

A market rent household accepting an RGI offer in their current unit (in-situ)

For a market rent household accepting an RGI offer in their current unit, follow these steps:

1. Post the household's unit to RENTCafé.
2. Link the household to the vacancy, with the status changed to “Housed.”
3. Include the details of the approval given by HSS in the Notes section of the offer page.
4. Save the approval from HSS in the household's file.

RGI household receiving internal transfer, once the household has moved

For an RGI household receiving an internal transfer, once the household has moved, follow these steps:

1. Place the documentation of the offer in the household's file.
2. Post the vacancy on RENTCafé.
3. Link the household to the vacancy, with the status changed to “Housed.”

Declining to offer a unit

Before declining to make an offer, the RGI administrator must confirm with the household that the reasons for declining the offer are still accurate. If the RGI administrator decides **not** to offer a unit to an applicant for one of the [allowable reasons](#) (decline to offer), the following steps must be taken:

1. A notice of decision detailing why the RGI administrator decided not to offer a

unit to the applicant household must be issued to the household within seven business days of making the decision.

2. The household must be offered the opportunity to request a [review of the decision](#).
3. The offer must be recorded as “Declined to Offer” through RENTCafé, including the reason the RGI administrator refused to offer the unit.

Declining to offer a unit can be grounds for a review.

Supporting information on filling vacancies and allocating RGI assistance

Targeting plans

Targeting plans apply to HSA Part VII, Section 78 buildings with **both** market and RGI units. TCHC, TSHC, Part VII, Section 78, 100% RGI buildings and those with rent supplements do not have targeting plans.

Buildings with both market and RGI Units

Every building governed by HSA Part VII, Section 78, with a mix of market and RGI units, must have a targeting plan that states the following:

- a minimum number of units that must be RGI
- a minimum number of units that must be market
- special needs (modified units and/or support services) households if any

Housing providers should maintain more than the minimum target for RGI units at all times to ensure they never fall below the minimum RGI target and lose their opportunity for surplus sharing.

RGI administrators must verify that they are in compliance with their targeting plan each time they have a vacancy or are planning to offer RGI to a current market rent household.

Housing providers must maintain the number of RGI units within the minimum and maximum stipulated in the building’s targeting plan. They must report on their status in the social housing quarterly reports and the Annual Information Return (AIR).

Failure to comply with targeting plan requirements will cause a housing provider to be

deemed “not in good standing,” in accordance with [City Guideline 2013-3](#).

Buildings with Part VII, Section 78, 100% RGI units

All buildings governed by the HSA, Part VII, Section 78, 100% RGI, sometimes called alternative housing providers, must maintain 100% of their units as RGI.

RGI households who live in a Part VII, Section 78, 100% RGI building and lose their eligibility for RGI assistance are not required to move out. Rather, they may continue to live in the unit as a market household if they choose.

Centralized waiting list (CWL) management system

RENTCafé is the online CWL management tool for housing providers to post vacancies, manage housing offers, generate reports, fill vacancies and track RGI units through posted internal transfers. The City monitors waiting list management procedures using RENT Café.

MyAccesstoHousingTO is the applicant portal which applicants use to manage their applications, receive notifications about the status of their application and bid on housing offers. Applicants must update their information annually, including uploading their most recent Notice of Assessment from their income tax return. Eligible applicants use MyAccesstoHousingTO to view suitably sized vacancies.

Filling vacancies using a Choice-Based Access Model

The City of Toronto uses a choice-based access model to fill RGI vacancies. Through this approach, applicants take an active role in viewing and expressing interest in vacancies. Vacancies are posted at regular intervals for eligible applicants to view online. The posts provide detailed vacancy and building information, including photos and information about the building.

To receive an offer, eligible applicants must express interest on their preferred vacancies. Housing hubs and community partners can support applicants with viewing and expressing interest on vacancies. Offers are made to the top-ranked applicant who expressed interest in the unit. Housing providers contact applicants to complete the process. All applicants who express interest in a unit will be notified of the outcome of the expression of interest cycle.

Eligible applicants are subject to the legislated one offer rule; refusing one offer of suitably sized housing results in loss of eligibility and removal from the CWL.

Households may request a review of this decision. For applicants, Access to Housing conducts these reviews; for over-housed households, HSS conducts these reviews.

In the choice-based access model, housing providers are required to post vacancies, including accurate building and unit amenity information, in a timely manner. This ensures households are well informed and able to express interests in vacancies. Housing providers are also required to follow up with offers of RGI housing quickly, after the expression of interest cycle. Keeping vacancies updated and building/unit information accurate is critical to the effective management of vacancies within the choice-based access model.

Requirements for filling vacancies in buildings with mandates

Applicant households who have not been approved for a building's mandate cannot view or express interest in vacancies within that building.

An applicant household wishing to view and express an interest in a building with a mandate must first request mandate approval within their application file on MyAccesstoHousingTO and wait for the housing provider to contact them and determine the household's eligibility for the mandate. If approved, the RGI administrator must indicate the approval through RENTCafé allowing the household to view and express interest in upcoming vacancies within the building(s).

Households with at least one member aged 59 or older are automatically approved for buildings with a senior's mandate - no approval of the mandate by the housing provider is required.

An RGI administrator who determines that an applicant household is no longer eligible for their mandate before an offer is made must remove the approval of the household through RENTCafé. If this occurs at the time of offer, the offer must be recorded as a "declined to offer".

Information to give when contacting applicant households

When speaking directly to the applicant household on their main contact phone number or leaving a voicemail, the RGI administrator must give information on the following:

- the unit being offered, including the building address (not applicable to in-situ households)
- for an in-situ households only, the subsidy is being offered
- the RGI administrator's contact information

- the two business days the household has to respond

If the RGI administrator does not reach the applicant household directly on the first attempt, they must make at least one additional attempt to contact the household.

An RGI administrator unable to reach the household initially must call all contact numbers. If the RGI administrator reaches someone at one of the other numbers, they must confirm that the person can contact the household within two days. If confirmed, the RGI administrator must

- learn the name, contact information and general relationship of the person who they are speaking with
- provide the details of the unit that is being offering to the household on the application, including the building address (not applicable to in-situ households)
- inform the contact that a subsidy is being offered (for in-situ only)
- provide the RGI Administrator's contact information
- inform the contact that the household has two business days to respond

If leaving a voicemail at one of the other contact numbers, the RGI administrator should not provide the details of the offer and should only use the last name of the household's main applicant.

If an applicant does not respond within two business days, the offer must be counted as a refusal and their RGI application will be cancelled. Applicants have 30 days to contact Access to Housing to appeal this decision.

Documentation of the attempted and successful offers

The RGI administrator must document the details of all attempted and successful offers of RGI housing or RGI subsidies. Documentation of attempted or successful contacts with a household should not include personal opinions, rent documentation or calculations, or non-relevant personal information.

Documentation for offers from the CWL must be kept under the Notes section of the RENTCafé offer page. Documentation for all other offers must be kept by the RGI administrator in the household's file.

Documentation should be detailed but brief, and must include the following:

- the time and date of the communication
- a list of all numbers that were called, and the results of each call

- who was spoken with, if anyone, and at which number
- if no one was reached, an indication if a voice message was left or not
- what information was provided, directly or on voicemail
- any responses or comments by the person who was spoken with, if applicable
- stated or agreed upon timelines, and expectations for next steps

Details of circumstances for counting offers as withdrawals

The information in this section supplements the policy requirement for [counting offers as withdrawals](#).

Unit does not meet accessibility needs

An offer to a unit that does not have the modifications documented on the applicant's Modified Unit Request must be recorded as a withdrawal.

Modified Unit request must be recorded as a withdrawal.

Applicants must state their accessibility needs directly on their MyAccessstoHousingTO file and must be able to provide medical documentation supporting their requirements if requested.

Applicants who need a wheelchair accessible unit must complete the Modified Unit Request form and upload it through their portal on MyAccessstoHousingTO.

Household no longer qualifies for the size of unit offered

If a household's composition changed and the household no longer meets the Local Occupancy Standards for the unit size being offered, the RGI administrator cannot complete the offer and therefore the offer must be recorded as a withdrawal.

Household income above RGI threshold

If the household has applied for an RGI unit but when the unit is offered, the RGI administrator determines that their income is too high to be eligible for RGI, the offer must be recorded as a withdrawal. This most often happens when the RGI rent for a household is at or above the market rent for the housing provider making the offer, yet their income is below the Household Income Limits that Access to Housing uses to determine RGI eligibility for the CWL.

Offering the same unit more than once

Although RGI administrators may offer an over-housed household the same unit more than once, they must record only a household's refusal of the same unit once. Subsequent refusals by the household of that same unit must be recorded as withdrawals.

SPP applicant household poses risk

SPP applicant households must not be put at risk of abuse if they see or become aware that their abuser, or someone connected to the abuser, lives or frequents the area where the SPP household has expressed an interest to live. When the SPP household subsequently refuses an offer, the RGI administrator must count it as a withdrawal for safety reasons.

Availability of support services

In some circumstances it may be determined that the level of support services attached to the unit is significantly different than the level of support services required by the applicant household. If the offer is refused in these circumstances, it must be counted as a withdrawal.

Household housed through referral agreement or in alternative housing

Households housed through referral agreements or housed in a building with an alternative mandate may refuse a unit if it is not suitable for their housing needs, this refusal will be recorded as a withdrawal.

Applicant evicted under N6/N6C order for illegal act

An RGI administrator may decline to offer a unit to a household if a member of the household was previously evicted from a social housing provider building through an order of the Landlord and Tenant Board based on an illegal act, commonly referred to as an "N6."

To decline making an offer to a household, the RGI administrator must also have reasonable grounds to believe the household would pose a risk to the safety of one or more other people within the housing provider's portfolio, other residents or staff.

Decline to offer for this reason would only apply in these cases:

- The past eviction order results from on certain types of serious illegal activity

- The eviction order was issued within the past five years.

It does not apply if the eviction order has been overturned on appeal.

An illegal act pertaining to eviction orders involves one or more of the following:

- production, trafficking, or possession for the purpose of trafficking an illegal drug
- illegal production, distribution or sale of cannabis
- physical violence or attempted physical violence against another person
- physical harm, attempted physical harm, or a risk of physical harm to another person
- human trafficking
- use of threats to, intimidation of, and harassment of another person

Note: Any housing provider using this provision must have a policy in place that is approved by the City of Toronto.

References

- [City Guideline 2013-3](#)
- [City Guideline 2019-1: Crisis Priority](#)
- [RGI Forms and Templates](#)

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Policy on keeping RGI records

Policy statement

The Housing Secretariat is committed to ensuring that housing providers and RGI administrators maintain complete and accurate records on RGI transactions.

Application

This policy applies to stakeholders such as the City, as service manager, housing providers and RGI administrators.

Policy requirements

RGI administrators must appropriately collect, store and maintain the information they collect to support the RGI program. All information collected related to administration of a household's RGI subsidy must be kept in a file separate from other tenancy related issues.

This policy also requires RGI stakeholders to use and contribute to the Province-Wide Arrears Database (PWAD), which captures information on arrears and RGI fraud-related convictions of former tenants of social housing in Ontario.

Contents required in the RGI File

These requirements apply to all records, including those in electronic format. For each RGI household, their RGI file must contain the following:

- documentation of all actions, including the date of the action, taken by the RGI administrator related to the household's RGI subsidy
- executed leases for a non-profit or occupancy agreements for a co-op
- all completed RGI review forms for the duration of the tenancy, including the following:
 - a rental history record (initial RGI review only)
 - documents to verify each household member's status in Canada (initial RGI review only)
 - proof of income documents (annually)
 - the City's mandatory Consent & Declaration form signed by all members of the household who are 16 years of age and older (annually)
 - the City's mandatory Annual Household Asset Declaration form

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completed and signed by all members of the household who are 16 years of age and older (annually)

- Household total asset value calculation (annually)
- RGI rent calculation worksheet (annually)
- all notices of annual RGI reviews (annually)
- all notices of rent changes (as required)
- any notices of decision (as required)
- a written record of any internal review of a decision (as required)
- all correspondence to and from members of households about the RGI program (as required)

The HSA requires that housing providers keep the following information:

- complete household RGI files throughout the household's tenancy and for at least five years after the household moves out, including the verification of eligibility for RGI documentation, such as the application and the status in Canada
- RGI records for five years after the household ceases to be eligible for RGI, that is, pays market rent or moves out

RGI administrators must also keep a written record of the decision to decline to offer a unit to an applicant for seven years. This record must include the following:

- the decision
- a copy of the notice given to the household
- the facts used to make the decision

Protection of personal information

RGI administrators collect personal information to determine if a household is eligible for RGI assistance. They must follow the guidelines in [Regulation 367/11](#). When RGI administrators ask for personal information, they must give the person a written notice telling them why the information is needed. The RGI administrator can use the information only for the purpose stated in the notice.

The RGI administrator must also tell them that the information may be shared with the following organizations:

- the City of Toronto
- the Minister of Municipal Affairs and Housing
- other service managers
- administrators appointed by a service manager

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- other housing providers/RGI administrators
- organizations providing services to any of the above
- an officer enforcing the law under the HSA, the Ontario Disability Support Program Act, the Ontario Works Act, or the Day Nurseries Act

This written notice must include the name, title, business address, and phone number of a person who will respond to any questions or complaints about the collecting and keeping of personal information.

Special rules exist for handling personal information about people experiencing domestic violence. Information collected to determine if a person is eligible for SPP can be used only for that purpose.

Regulation 367/11 sets out standards for collecting, using, disclosing, keeping, and disposing of personal information.

Personal information may be disclosed only if

- the person the information is about consents to the release of the information
- the HSA, a Regulation, or an agreement under the HSA allows the RGI administrator to share the information
- an officer, employee, agent such as a lawyer or auditor, or volunteer of the housing provider needs the information to perform their duties
- the information may affect the health or safety of the person the information is about; in this case, the RGI administrator must notify the person in writing to tell them that personal information about them has been shared
- there are “compassionate circumstances” such as an illness or an injury and sharing the information will allow someone to contact the next of kin or a friend

People have the right to see information about themselves, except in these cases:

- The information reveals something personal about another person.
- The information reveals something private about an organization.
- Giving out the information will put another person at risk.

A person disagreeing with the personal information in their file can ask the RGI administrator to correct it. Or they can add a written statement telling why they disagree with the information.

RGI administrators must control access to all personal RGI information, using these practices:

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- keeping RGI files in a cabinet that can be locked
- using passwords to protect RGI information on computer systems
- not sending confidential information by fax

Records should only be viewed by persons who need to see them to make decisions. When providing information to the board of directors about resident households, the RGI administrator must do the following:

- remove names and unit numbers from all documentation
- assign a number to each file being discussed

This ensures that the discussion is objective, and that personal information remains confidential.

RGI administrators should dispose of confidential record by doing either of the following:

- shredding or destroying the information
- sending the records to a company that specializes in getting rid of confidential information

To ensure that the housing provider adequately safeguards confidential records, the RGI administrator must do the following:

- ensure that directors, officers, employees, agents, and volunteers are aware of their responsibilities for keeping personal information confidential
- assign an individual, usually a staff member, to ensure that confidential records are dealt with properly

Informed consent

An RGI household who wishes the RGI administrator to contact someone other than themselves—for example, a community agency, family members, friends—[during a review](#) must provide their informed consent.

To obtain that consent, the RGI administrator must use the Consent and Declaration for RGI Review Form from [RGI Forms and Templates](#), which includes the following:

- the purpose for collecting the specific information required, as detailed in sections 42-67 of the HSA
- notification that the information provided may be shared, and with whom
- the name, business address and phone number of a person who can answer questions and respond to complaints about the collection, use or disclosure of the

information (HSA, s. 169-176)

In addition, housing providers must customize the form with the following:

- their logo and/or business name and address
- the address the form must be submitted to
- contact information for the person who can be contacted regarding complaints

If a person in the household cannot sign a consent form, an authorized person can sign on their behalf.

Province-Wide Arrears Database (PWAD)

PWAD is a screening tool for determining and manage eligibility for assistance. All service managers in Ontario use PWAD to track social housing arrears and debts, and RGI-related convictions. The City of Toronto uses PWAD to screen all applicants for RGI assistance for provincial social housing arrears/debts and RGI-related convictions in these instances:

- at the time a new application is submitted to the CWL
- at the time a housing offer is made

PWAD stores data on arrears/debts accumulated by only **former** tenants of social housing providers in Ontario that pertains to the following:

- unpaid rent and/or damages of households receiving RGI assistance
- paid a lower RGI rent than the household was entitled to
- unpaid rent and/or damages of households paying market rent, if the household has signed a lease agreement which includes a clause granting permission to add the household's information to PWAD

If a household is actively working to resolve the arrears/debts, they are considered to be in good standing and can be offered an RGI subsidy.

PWAD also is essential for showing that a household does not have an RGI-related conviction within the last two years.

Arrears/debt and household eligibility

These considerations for PWAD's recording of arrears/debts can affect the eligibility of households:

- **Arrears/debts and convictions not in PWAD**—Arrears/debts and/or RGI-related

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fraud convictions apply to eligibility for RGI whether or not they are recorded in PWAD.

- **Market rent households**—Social housing providers can only report market rent households' past arrears/debts or RGI-related convictions if the household signed a lease agreement giving consent to share the information. City Guideline 2017-7 provides a sample market lease agreement clause.
- **Arrears/debts owed by Special Priority Program (SPP) applicants**—If the SPP household owes rent arrears/debts or money for damages to a social housing provider, and the SPP applicant and the abuser were co-habiting, the applicant is required to make reasonable efforts in arranging to pay off only 50% of the debt.
- **Bankruptcy**—A former household member who files for bankruptcy may be discharged of any debts listed on the bankruptcy discharge statement, including rental arrears. Household members must provide the discharge statement in order for the arrears/debts to be removed from PWAD. After verifying that the discharge statement includes social housing arrears/debts, the housing provider owed the arrears/debts must remove them from PWAD.

City's responsibilities for PWAD

The City's responsibilities for PWAD include the following:

- providing the mechanism for housing providers to upload arrears/debts owed by **former** social housing tenants and information on RGI-related convictions to PWAD
- collecting information from housing providers on arrears/debts owed for rent and/or for damages by former social housing tenants, including RGI-related convictions
- cancelling a household's application on the CWL if they have
 - arrears/debts with another social housing provider in Ontario and do not have a repayment arrangement that is in good standing
 - RGI-related convictions within the last two years
- verifying the eligibility of an RGI applicant in PWAD at time of an application for RGI and annually while they remain on the CWL

If Access to Housing confirms a match in PWAD, they must send the household a notification that includes the following—

- the details of their arrears/debts, including the amount owed

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- information on the housing provider who is owed the arrears/debts
- information that their CWL application status has been set as “Ineligible due to arrears” and they will not be able to express interest on any vacancies or receive any RGI subsidy offers until they have resolved the arrears/debts
- a deadline to resolve the arrears/debts within 60 days or their application for RGI subsidy will be cancelled
- a reminder that as long as the arrears/debts are unresolved, the household is ineligible for RGI housing or subsidy anywhere in Ontario
- if they are a current RGI household, a reminder that if they do not resolve the arrears/debts, they will lose their eligibility for RGI

Applicants who had their arrears/debts verified through the PWAD Arrears Online Check Form receive a letter from Access to Housing regarding any unresolved arrears/debts. All other applicant households receive a notice regarding any unresolved arrears/debts through MyAccessstoHousingTO.

If the arrears match is for a current RGI household and they do not resolve the arrears/debts within the 60-day time limit, MyAccessstoHousingTO will notify the household's current housing provider to issue a Notice of Decision – Loss of Eligibility for RGI Assistance.

Household responsibilities for PWAD

Households must resolve their arrears/debts within 60 days of receiving the notification. The household must provide evidence of the payment, or repayment agreement, to Access to Housing before they can be reactivated on the CWL and begin expressing interest in vacancies and receiving RGI subsidy offers. Households must maintain any repayment agreement in good standing to remain eligible for RGI.

A household who disagrees with the amount of the arrears/debts or their status in PWAD must contact the housing provider who is owed the arrears/debts.

Housing providers' responsibilities for PWAD

Housing providers have these responsibilities for PWAD:

- Report the following information—
 - Arrears/debts of rent and/or damages owed by **former** resident households to PWAD, as specified in “[Details on reporting arrears/debts and damages](#)” in the section “Supporting information on keeping records”
 - the existence and status of repayment agreements

- RGI-related convictions to PWAD
- Update reports of arrears and RGI-related convictions at least quarterly within PWAD.
- Update repayment agreements at least quarterly, including status and amount still owing within PWAD.
- Assign responsibility to an arrears contact for updating and uploading PWAD information within the housing provider's portal on MyAccesstoHousingTO. A second staff member can act only as a backup.
- Maintain accurate documentation on PWAD arrears data, as specified in "[Details on required documentation on arrears/debts](#)" in the section "Supporting information on keeping records."

Verification of arrears/debts and RGI-related convictions

All members of a household must be checked for arrears/debts and RGI-related convictions in PWAD when

- applying to the CWL
- applying for an in-situ RGI subsidy
- receiving an RGI subsidy offer not directly from the CWL
- a new household member is added to a current applicant household
- a new household member is added to a current RGI household

To complete the required PWAD check, RGI administrators for alternative housing providers not using the CWL must submit a PWAD Arrears Online Check Form to MyAccesstoHousingTO on behalf of an applicant household.

All other applicants, including those receiving offers through referral agreements, must complete an RGI application on MyAccesstoHousingTO, which triggers a PWAD check as part of the RGI eligibility verification process.

Refusal to take action on arrears/debts

If an **applicant** household refuses to take action to resolve their arrears/debts within the 60-day timeline, their RGI subsidy application is cancelled.

For a **current RGI household** refusing to take action to resolve their arrears/debts within the 60-day timeline, the RGI administrator must issue the household a Notice of Decision – Loss of Eligibility for RGI Assistance. Arrears/debts discovered on MyAccesstoHousingTO triggers a task in the housing provider's portal to issue the loss

of eligibility notice.

Resolving arrears

For additional details about how to contact the housing provider who is owed the arrears/debts, households should contact Access to Housing.

RGI administrators and Access to Housing may refer households to housing hubs (formerly housing help centres) for support in resolving their arrears. Some supports for paying off arrears are available only prior to or at the time of offer/receiving housing so it is important to refer a household to these resources as early as possible.

Issues stemming from the Human Rights Code may require the RGI administrator to be flexible in the consideration of eligibility criteria. For example, an applicant with a mental-health issue has a repayment agreement with a former social-housing provider. The applicant's illness and subsequent default on the agreement might therefore warrant the RGI administrator's flexibility in applying the eligibility criteria.

Verification of no arrears/debt at annual RGI reviews

A housing provider's Annual RGI Review Form must include the household's verification that no household members have outstanding arrears/debts.

The RGI administrator must record a repayment agreement with a former social housing in the household's file. RGI administrators must confirm that any repayment plans remain in good standing at each annual RGI review. This can be done by contacting the housing provider the arrears/debts are owed to and who holds the repayment plan. Households should be made aware that maintaining their repayment plan in good standing is an RGI eligibility criterion and that there will be regular verification checks completed.

Consequences and monitoring

Non-compliance with this policy can result in the following:

- The City or housing provider violating provincial and federal legislation.
- A household's inaction on outstanding arrears/debts may result in their loss of eligibility for RGI assistance.

The following measures monitor compliance with this policy:

- Through RGI and operational reviews, the City can audit the records and record-

keeping processes of housing providers, thus maintaining the provider's good standing and, for some providers, surplus sharing.

- The City monitors uploads to PWAD through MyAccesstoHousingTO, as well as through quarterly reports.

Procedure for checking arrears/debts for applicants to alternative housing providers

All households receiving an offer of RGI subsidy must be screened for RGI eligibility, including a check in PWAD for outstanding arrears/debts or RGI-related convictions. An RGI administrator for an alternative housing provider not using the CWL must do the following prior to finalizing an offer to an applicant household.

1. Ask the applicant household if they have an application on the CWL. If they do, verify if their status on MyAccesstoHousingTO is listed as “Eligible.” If they are eligible, make the offer.
2. If they do not have an application on the CWL, request a PWAD Arrears Online Check Form from MyAccesstoHousingTO.
3. Assist the household in completing the form and submit it to Access to Housing.
4. If Access to Housing determines that the household has arrears, collect the information on the arrears/debts and provide it to the household or advise the household to contact Access to Housing to receive the information.
5. Provide a timeline for the household to resolve the arrears/debts and to still be considered for the current offer of subsidy.
6. Advise the household that if they do not resolve the arrears/debts within 60 days, they will not be eligible for RGI anywhere in Ontario. If possible, direct the household to a housing hub for support in resolving the arrears.
7. If the household does not have arrears/debts or RGI-related convictions in PWAD or resolves the arrears within the given timeline, continue the offer process.

Supporting information on keeping records

Details on uploading arrears/debts to MyAccesstoHousingTO in PWAD

6 Keeping records

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When uploading arrears/debts into the PWAD reporting section of MyAccesstoHousingTO, housing providers must list the names of all household members who are on the RGI lease/agreement. Each household member is listed with the full amount of the arrears/debts, with the exception of an SPP household.

For example, if a former household owes \$1,000 in arrears, each household member who had been on the lease would be assigned \$1,000 in PWAD. If one of the household members paid \$100 toward the arrears, all of the household members should now be listed at \$900 in PWAD.

The following are exceptions to this requirement:

- SPP households are only assigned half of the arrears/debts from their former tenancy.
- A household may agree that only one person is responsible for the arrears/debts or damages. Any agreement regarding assigning sole responsibility for arrears/debts must be in writing and signed by all impacted household members.

If a housing provider has written off arrears/debts to balance their books or has engaged a collection agency, the housing provider may still upload the arrears/debts and should continue to update any payments and repayment plans in PWAD.

If a housing provider has decided to reduce the amount the household owes, then the new agreed upon amount should be uploaded to PWAD.

Details on reporting arrears/debts or damages

This information supplements the policy requirement for the [housing providers' responsibilities for PWAD](#).

Housing providers must report only arrears/debts and/or damages that are over the minimum amount indicated in Table 15.

Table 15: Minimum Value of Arrears to Report to PWAD

For Arrears/Debts Accumulated:	Value of Arrears/Debts Equal to or Exceeding:
On or Before December 31, 2011	No arrears should be entered
Between January 1, 2012 and December 31, 2017	\$500
On or After January 1, 2018	\$100

Details on required documentation on arrears/debts

This information supplements the policy requirement pertaining to the [housing providers' responsibilities for PWAD](#).

The housing provider must maintain documentation based on the source of arrears/debts, as detailed in Table 16 below.

Table 16: Required Documentation

Source of Arrears/Debts	Required Documentation
Rental Arrears/Debts	<p>A statement documenting the balance owed</p> <p>Correspondence with the household which indicates the amount of arrears owed</p> <p>Any loss of eligibility notices related to the arrears</p>
Damages	Receipts or invoices for the work completed
Misrepresentation or Fraud	The court decision(s) which declares misrepresentation or fraud (not LTB orders for misrepresentation)

Details on the matching of a household with arrears/debts

Because of privacy provisions, the City does not collect Social Insurance Numbers (SIN) for its RGI application process. Therefore, Access to Housing staff may need to do an additional check by verifying that the applicant has been correctly matched to arrears/debts or RGI-related convictions in PWAD.

A household who believes they have been matched incorrectly in PWAD must provide Access to Housing with documents to confirm their identity.

References

- [City Guideline 2017-7](#)
- [Day Nurseries Act](#)
- [Municipal Freedom of Information and Protection of Privacy Act](#)
- [Ontario Disability Support Program Act](#)
- [Ontario Works Act](#)

APPENDIX A: DEFINITIONS

Access plan: A policy established by a housing provider and approved by the City specifying how (RGI) tenants are selected by the housing provider and how information about the selection process is communicated to the public.

Access to Housing: The City of Toronto unit responsible for managing the Centralized Waiting List (CWL). Access to Housing is responsible for maintaining waiting lists for RGI units in social housing.

Adjusted family net income (AFNI): The total net income of all members of a family unit according to each members' applicable tax return minus net Registered Disability Savings Plan (RDSP) payments and excluding the non-benefit income of full-time students.

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 the provincial and/or federal governments or that has received municipal incentives. Maximum rents must average no more than average market rent as established by the Canada Mortgage and Housing Corporation. While there is no operating funding included in affordable housing programs, they may have RGI units if the affordable housing provider has signed a rent supplement agreement with the City of Toronto.

Alternate form of financial assistance related to housing: A financial benefit paid to assist a household in paying for their housing including, but not limited to, a portable housing benefit, housing allowance or rent supplement.

Alternative housing: A building with a mandate to provide housing to households that are homeless or hard to house. This mandate must be recognized by the City of Toronto as Service Manager. Alternative housing buildings that are governed by the HSA, Part VII, Section 78, 100% are required to maintain 100% of the units in those buildings as RGI.

Anniversary date: The date an RGI household's annual rent update takes effect, as calculated at the annual RGI review. This date is the same every year.

Approximated net income: The amount that best approximates a family member's net income for the next 12-month period, calculated and adjusted in a manner similar to tax-

based net income.

Arrears (debts): Money owed to a housing provider for unpaid rent, payment of lower RGI rent than a household was entitled to (over-payment), or as a result of damage caused by a member of the household or their guest. Arrears are also referred to as “debt” owed to the housing provider.

Assets: anything a household member owns that has monetary value.

Asset limit: the maximum monetary value of assets a household may own while remaining eligible for RGI, excluding any exempted assets.

Basic eligibility criteria: A set of conditions that a household must meet to be eligible for RGI housing. Basic eligibility criteria are set through the HSA and in Local Rules set by the Service manager. Eligibility criteria are in the section “[Determining and managing eligibility](#).”

Benefit unit: A single person, couple or family that receives a monthly payment from Ontario Works (OW) or Ontario Disability Support Program (ODSP). There may be multiple benefit units in a household. A benefit unit is not considered to be part of a family unit.

Building Complex – Applicants Currently Residing Report (BCACR): A report generated through RENTCafé that displays the name of the eligible in-situ applicant for a specific building. To appear on the BCACR report list, households must apply to the CWL and have their application identified as in-situ by their housing provider.

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

Caregiver: A person, either from a home care agency or not affiliated with a home care agency, who stays in the RGI unit overnight. The caregiver provides care to an RGI household member who requires it related to a medical condition. A caregiver is not considered a member of the RGI household if they have a separate permanent address.

Centralized Waiting List (CWL): The list of households that have applied for RGI housing and/or subsidy in the City of Toronto. The HSA requires all service managers to maintain a centralized waiting list (CWL) for RGI assistance. Any household receiving any RGI subsidy must be selected from this list, with the exception of applicants to alternative housing providers. The City manages the CWL using a choice-based housing offer process. Within the access system applicants use the MyAccessstoHousingTO portal to manage their application and housing offers. Housing providers use RENTCafé to manage their vacancies.

Child: Under the HSA, any household member living in the unit who

- was born to another member(s) of the household
- another member(s) of the household has legally adopted
- another member(s) of the household treats as their child

A child does not include a foster child.

The term 'child' is defined by social relationships and not by age.

Choice-Based Access Model: A way to allocate RGI housing units, where applicants get to view a listing of available vacancies online and express interest in the units of their choice. Applicants are ranked based on priority and application date. The highest-ranking applicant expressing interest on a unit receives an offer by the housing provider. This is the primary method of allocating RGI units.

Disadvantaged (DA) Designation: A priority designation assigned to applicants on the CWL who are homeless, those in shelter or sleeping rough, including homeless newcomers.

Divest: To sell a property, transfer an interest in a property, or terminate the lease for a property.

Eligibility review: An independent assessment of a decision related to eligibility on the waiting list, including the validity of offers that result in a loss of eligibility for an applicant household and priority designations, conducted by Access to Housing.

Employment deduction: A reduction in the amount of a family unit's monthly net income because they have employment-related income (\$75 or \$150 depending on number of people in the family unit).

Employment income: Income received through employment-related activities, including

- wages or salary
- commission or bonus
- tips and gratuities
- vacation pay
- remuneration as a dependent contractor
- income from work in a business that the member directly or indirectly operates and controls
- unemployment benefits under the *Employment Insurance Act* (Canada)

- payments for a loss of earnings under the insurance plan under *the Workplace Safety and Insurance Act, 1997*
- Payments for sick leave or a short-term disability under a private or workplace insurance plan.

Exempted assets: Assets that are not included in the household total asset value. Some exempted assets are completely excluded regardless of their value, whereas others are exempted up to a maximum value.

Expression of Interest (EOI): An action required by an eligible applicant to receive a housing offer through MyAccessToHousing. Applicants choose specific vacancies that suit their needs. The top-ranked applicant expressing interest on a vacancy is made a housing offer.

Extenuating circumstances: Unforeseen circumstances that are out of the control of the household, unlikely to occur again, and result in a household not being able to meet a requirement and/or remain eligible for RGI.

Family Responsibility Office (FRO): A part of the Ontario Ministry of Children, 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 person, a person and their spouse, and, if either person has children, any children who live with them. More than one family unit may live in a household. Under the HSA, individuals receiving assistance from Ontario Works or Ontario Disability Support Program are not considered a part of a family unit (see benefit unit).

Fluctuating income: Income that is unpredictable and changes from month to month. Fluctuating income may be seasonal or irregular. It is usually hourly paid wages where the number of hours worked varies daily or weekly and is received from one or more employer(s) during the same month.

Full-time student: A student attending a recognized educational institution who is taking at least 60 per cent of a full course load, as determined from the course calendar of the educational institution, or at least 40 per cent of a full course load in the case of a student with a permanent disability.

Household: The people who live permanently in a housing unit. A household can refer to one person who lives alone or to a group of people who live together in the unit. A household could also be made up of multiple benefit and family units.

Household RGI review – annual: An annual mandatory review of an existing RGI

household's income and ongoing RGI eligibility conducted by the RGI administrator for the purpose of calculating RGI rent. Often referred to as the annual review.

Household RGI review – initial: A mandatory review of an applicant RGI household's income and RGI eligibility conducted by the RGI administrator prior to finalizing an RGI offer for the purpose of calculating RGI rent.

Household RGI review – in-year: A review of an existing RGI household's income and ongoing RGI eligibility conducted by the RGI administrator only when certain changes occur. The review may result in a change in the household's RGI rent. Often referred to as the in-year review.

Household total asset value: The total value of assets owned by all applicable household members, excluding any exempted assets. This is the value that must not exceed the asset limit for a household to remain eligible for RGI.

Housing / occupancy charge: Household rent in a co-op. See rent definition.

Housing Connections: Former name of Access to Housing.

Housing provider: An organization that provides social or affordable housing, under the portfolio of the City of Toronto. Housing providers include Toronto Community Housing Corporation (TCHC), Toronto Seniors Housing Corporation (TSHC), non-profit housing and co-operative housing providers.

Housing portfolio: One or more buildings owned by a housing provider.

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 *Housing Services Act, 2011* (HSA). The HSA came into effect on January 1, 2012, and replaced the *Social Housing Reform Act, 2000* (SHRA).

Housing Stability Services (HSS): The unit within the Housing Secretariat at the City of Toronto that administers the Service Manager's responsibilities on behalf of the City.

Income producing asset: An investment that produces an ongoing income that is anticipated to be received regularly, such as interest from a Guaranteed Investment Certificate or a bond.

In-situ household: A household that already lives in the building. It normally refers to a market-rent household requesting RGI assistance in their current unit.

Internal review: An independent assessment of certain decisions made by a housing

provider conducted by the housing provider's internal review body.

Internal transfer list: A waiting list kept by a housing provider of tenants wanting or required to transfer to another unit within the building/development where they currently live.

Live independently: A person is able to perform essential activities of day-to-day living for themselves or has support services in place to help them with these tasks. Examples of these activities include dressing, eating, toileting and bathing.

Local housing corporations: Corporations created by the *Social Housing Reform Act, 2000* (SHRA) and controlled by the service manager as sole shareholder, owner and operator of public and social housing. For the City of Toronto, the Toronto Community Housing Corporation (TCHC) and Toronto Seniors Housing Corporation (TSHC) are the local housing corporations.

Local Occupancy Standards: Standards set by the City of Toronto, as Service Manager, for the minimum and maximum number of bedrooms an applicant or existing household qualifies for in an RGI unit.

Local Rules: Rules the HSA allows a service manager to establish. Housing providers must follow the Local Rules set by the City of Toronto as Service Manager.

Loss of Eligibility (LOE) for RGI Assistance review: An independent assessment of a decision to remove eligibility for RGI assistance for a current RGI household, conducted by the City of Toronto as Service Manager.

Mandate: Agreement for some housing providers to provide housing for defined groups of people. For example, seniors, artists or members of a specific ethnic community. Mandates apply to specific buildings and must be recognized by the City of Toronto as Service Manager.

Market rent: Rent paid by a household in a social housing building who is not receiving RGI assistance.

Modified units: Those with special features to meet the needs of people with physical disabilities.

MyBenefits account: an online service for social assistance recipients. MyBenefits allows users to receive digital proof of social assistance. A copy of the proof of social assistance from the recipients' MyBenefits account is equivalent to the paper Statement of Assistance and is acceptable as verification of social assistance for rent calculation

purposes.

Net income: The net income amount indicated on the Notice of Assessment (NOA) issued under the *Income Tax Act* (Canada) for the applicable taxation year (Line 23600), or an approximated amount.

Non-benefit income: Income received by a benefit unit over and above their income from Ontario Works (OW) or the Ontario Disability Support Program (ODSP).

Notice of Assessment (NOA): An evaluation of a person's tax return that the Canada Revenue Agency (CRA) sends every year after a person files their tax return.

Operational review: A review done by the service manager to assess the capacity of non-profit and co-operative housing providers, including operating procedures, governance, administrative procedures, occupancy administration, and RGI program management.

Over-housed: An RGI household living in a unit with 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.

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 the individual
- address, telephone number, fingerprints, or blood type
- confidential correspondence sent by the individual to an institution and any response to such correspondence
- views or opinions of another individual about them
- individual's name where it appears with other personal information relating to the individual or where the disclosure of the name would reveal other personal information about the individual

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

Proof of income (POI) statement: A simple, generic version of a person's tax assessment, available upon request from the Canada Revenue Agency (CRA), which summarizes a person's income and deductions for a specific year.

Province-Wide Arrears Database (PWAD): An online database used by Ontario Service Managers to record social housing arrears/debts and RGI-related convictions.

Recognized educational institution: In determining the [size of unit](#) a household qualifies for and [excluding income](#) when calculating RGI rent, 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

Record: Information created or received by a housing provider related to a housing portfolio, including, but not limited to, information related to an applicant, or current and former tenants of the housing provider. This information may be maintained or stored in printed, electronic, or other machine-readable format.

Referral agreement: An agreement between a housing provider and a support/community agency where the support/community agency assesses and refers potential tenants to fill designated RGI units. In some cases this agency will also provide ongoing supports to the RGI household.

Refugee claimant: A person who has made a claim to the Government of Canada to be accepted as a Convention refugee.

Registered Disability Savings Plan (RDSP): A savings plan that is intended to help parents and others save for the long-term financial security of a person with a disability and who is eligible for the disability tax credit (DTC).

Regulation: Government-issued regulations that set out the operational details of programs created by legislation. The *Housing Services Act, 2011*, has a number of regulations which detail the requirements of the RGI program.

Removal order: An action requiring a person to leave Canada issued when someone is

convicted of breaching the *Immigration and Refugee Protection Act* in Canada.

Rent: For non-profits, includes the amount paid by a tenant to a landlord for the right to occupy a rental unit and for any associated services, facilities and privileges, as defined in the *Residential Tenancies Act*. For co-operatives, the term housing charge is used in place of rent and does not include fees for sector support or membership. For co-operatives, the term housing charge is defined under the *Co-operative Corporations Act*.

Rent-geared-to-income (RGI) assistance: Financial assistance given to a housing provider so that a qualified household can pay rent based on their income. Throughout this Manual, rent-geared-to-income assistance is represented by the acronym RGI.

RGI rent: The amount paid by an RGI household to occupy an RGI unit, calculated according to the requirements of the HSA. Includes any utility charges or allowances, but does not include any other housing provider charges, such as parking.

RGI review: A review of a housing provider's RGI program management done by the service manager.

Rent supplements: Rent assistance distributed to tenants through their housing provider. Rent supplements are funded differently from RGI and are governed by an agreement between the housing provider and the City. However, calculation and implementation rules are the same as those of the RGI program. Rent supplements are often referred to as “RGI.”

Rent supplement non-profit (Section 26, 27 and 95) housing providers: Non-profit housing providers whose mortgage is or was held or whose subsidy was administered by the Canada Mortgage and Housing Corporation under Section 26, 27 or 95 of the *National Housing Act*. The RGI rules, as prescribed in the HSA and this manual, apply where the housing provider has signed a rent supplement agreement with the City.

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

RGI administrator: A person administering the RGI program on behalf of:

- a former provincial housing provider (*Housing Services Act, 2011*, Part VII, Section 78)
- Toronto Community Housing Corporation (TCHC)
- Toronto Seniors Housing Corporation (TSHC)
- any organization who has signed a rent supplement agreement with the City
- the City, when they administer private landlord rent supplement programs

RGI Service Agreement: An agreement between the City and a housing provider delegating the administration of the RGI program to the housing provider.

Self-employed: Status of a person who is not an employee, specifically they:

- are both owner and operator of the business
- can suffer financial losses from the business
- have more than one customer or client
- own tools of the trade of the business
- set their own hours and work out of their own space

Serious long-term event: An event that lasts a minimum of six (6) months, resulting from a change in one or more household member's source(s) of income, and causes a significant reduction (at least 20%) in the household's total net income. Examples of such events include job loss, a permanent change from full- to part-time hours, or a change of status from employed to social assistance or retirement.

Service area: The geographic area in which a specific service manager is responsible for social housing programs. For the City of Toronto, includes all applicable social housing within Toronto's municipal boundaries.

Service level standards: The service manager's legislated requirement to provide rent-geared-to-income (RGI) to a specified number of households with income under the legislated household income limits. Service level standards are set out in Schedule 4 of HSA Regulation 367/11.

Service manager: Municipalities and District Social Services Administration Boards designated under the HSA to manage social housing programs across Ontario. For the City of Toronto, the Executive Director of the Housing Secretariat.

Social housing: Housing developed under a government housing program listed in the HSA.

Social Housing Reform Act, 2000 (SHRA): The legislative authority for the municipal funding and administration of social housing programs from 2001 to 2011, replaced on January 1, 2012, by the *Housing Services Act, 2011*.

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

Special needs unit: A housing unit with special features to make it accessible to a

person with physical disabilities (see modified unit) and/ or a housing unit that includes provincially funded support services to help a person live independently.

Special Priority Program (SPP): A designation determined by Access to Housing for households with current or recent experience of domestic abuse or human trafficking that gives them priority access to RGI housing or other housing benefits. A household may apply for SPP if a member of the household is

- being abused by someone they live with or have recently lived with
- being abused by a person who has sponsored the member as an immigrant
- being or has been trafficked

Spouse(s): Two individuals who refer to themselves as “spouses,” including 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 signed, written statement that has been witnessed by a person authorized by the court.

Student: A member of a household who is in attendance at a recognized educational institution.

Support payment: A payment required by **either** of the following:

- a court order for support based on the federal *Divorce Act* or the *Ontario Family Law Act*
- 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: An agreement between the City and a housing provider that details the minimum number of units of RGI households, market rent households, and special needs units required to be provided within HSA prescribed social housing buildings.

Taxed-based net income: The net income of a family member as indicated on their notice of assessment (NOA) issued under the *Income Tax Act* (Canada) for the

applicable taxation year (Line 23600).

Terminal illness priority: A priority designation assigned to applicants on the CWL whose verified life expectancy is two years or less.

Under-housed: An RGI household living in a unit with fewer bedrooms than outlined in the City of Toronto's Local Occupancy Standards.

Waiting list management (WLM) system: An online system for waiting list management and vacancy display for clients, staff, housing providers and community agencies. System features include a client portal for submitting applications and receiving updates; staff portal for waitlist management and oversight; provider portal for updating vacancy information and offer activity; and community agency functions to support applicants. The City's WLM system is called MyAccessToHousingTO; the provider portal is called RENTCafé.

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RGI forms

Housing providers are responsible for ensuring that all template forms and letters at [RGI Forms and Templates](#) are adapted to include the housing provider's logo and contact information, and meet the requirements of the *Accessibility for Ontarians with Disabilities Act* (AODA). We list the forms here, according to specific topic areas.

RGI applicants

- [Market Household Requesting RGI Assistance Information & Approval Online Form](#) (Mandatory)
- Instructions for completing Market Household Requesting RGI Assistance Information & Approval online form
- Alternative Housing Tenant Provider Authorization Online Form (Mandatory)
- Notice of Decision – Declined to offer to RGI applicant
- PWAD Arrears Online Check Form (Mandatory)
- Households existing Supportive Housing Priority (HESH) Application

Annual reviews

- Consent and Declaration for RGI Review Form (Mandatory)
- Annual RGI Review Form
- Annual Household Asset Declaration Form (Mandatory)
- Household Must Apply for Income – Sample Letter (Mandatory)

Local Occupancy Standards

- Notice of Decision – Over-housed (Mandatory)
- Medical Request for Additional Bedroom (Mandatory)
- Overnight Caregiver Verification – with a home care agency (Mandatory)
- Overnight Caregiver Verification – not affiliated with a home care agency (Mandatory)

Loss of eligibility and suspected fraud

- Notice of Decision – Loss of Eligibility for RGI Assistance (Mandatory)
- Loss of Eligibility - Request for Review Form (Mandatory)
- Loss of Eligibility - Certificate of Service Form (Mandatory)
- Documentation of Suspected RGI Fraud Form (Mandatory)
- [Suspected RGI Fraud Form Upload](#) (Mandatory)

Notices of Decision

- Notice of Decision – Annual RGI Review
- Notice of Decision – In-year review – rent will not change
- Notice of Decision – In-year review – change in rent
- Notice of Decision – Ineligible for Special Needs Unit
- Notice of Decision – Household Request for Extenuating Circumstances Consideration

RGI Tools and Resources

Calculating Household Rent

- RGI Calculation Worksheet

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Consequences and monitoring for RGI stakeholders

In addition to the descriptions of consequences and monitoring for each of the six policies, this section provides more general information applying to the RGI program's key stakeholders:

- City of Toronto
- Housing providers
- Applicants for RGI assistance
- Current households receiving RGI assistance

City of Toronto

Consequences for the City's non-compliance with RGI policies are the following:

- People not eligible to receive subsidy could receive it, and people who should receive it do not.
- Improper budgeting by the Housing Secretariat and improper reporting by housing providers compromise the City's budget projection and planning.

The City is required to ensure compliance with provincial legislation and service-level standards. The City reports to the Province annually, using the Service Manager Annual Information Return (SMAIR).

Housing providers

Consequences for housing providers' non-compliance with RGI policies are the following:

- A corporation may lose its good standing for the purposes of City Guideline 2013-3. Failure to achieve good standing may render the housing provider ineligible for capital funding or other initiatives of the Housing Secretariat.
- Non-compliance with RGI administration rules can result in the RGI administrator not being permitted to administer the RGI program.
- Improper use of RENTCafé can result in a loss of access to the system.

Monitoring of the housing providers includes the following measures:

- RGI reviews, with which the City reviews the housing provider's RGI calculations.
- Operational reviews, with which the City reviews the housing provider's general compliance with operating requirements.

- Quarterly social housing reports, including staff training requirements, RGI targets, RGI rental income updates, vacancies and unit turnover, over-housed status and arrears updates.
- Annual Information Return (AIR), which all non-profit and co-operative housing corporations must prepare and which summarizes the corporation's financial, operating, and statistical information for the fiscal year. The City of Toronto uses this information for verifying the corporation's subsidy entitlement.
- Reviewing usage of RENTCafé
- Approval of in-situ requests

Applicants

The consequence for applicants in not complying with applicable policies is cancellation of the application from the CWL.

Primary monitoring of the applicants includes the following measures:

- Verification of their [eligibility](#) when they apply, including the following—
 - general eligibility
 - household composition
 - occupancy standards
 - income, assets, arrears/debts, through updates on income at least once per year (NOA), periodic checks on assets and social housing arrears –
- Tracking of refusals and withdrawals in the system

Current households

The consequences for a current household in not complying with the policies in this manual is the [loss of eligibility](#) (LOE) for RGI assistance.

The housing provider monitors a current household's compliance with policies at lease signing, annual RGI reviews, and at in-year RGI reviews, if applicable. At any time, a housing provider can request information from the household if reasonable grounds for suspecting non-compliance exist.

Details on the types of income households must pursue

The types of income that a member of an RGI household must make [reasonable efforts to obtain](#) are the following:

- Ontario Works (OW) assistance

- Spousal support payments under the Divorce Act (Canada), the Family Law Act, or the Interjurisdictional Support Orders Act, 2002
- Employment Insurance (EI) benefits
- a pension or supplement under Part I or II of the *Old Age Security Act*, for example, Old Age Security (OAS), Guaranteed Income Supplement (GIS), and Guaranteed Annual Income System (GAINS); this does not include Canada Pension Plan (CPP) benefits
- support or maintenance from a sponsor under the *Immigration and Refugees Protection Act* (Canada)

Ontario Works

A household should be asked to try to obtain income from Ontario Works if 30% of the household's income is less than the OW rent attributable to a benefit unit for the family size (see Tables 7 and 8); and

- assets for the household member's benefit unit do not exceed the Ontario Works maximum asset limits (see Ontario Works Regulation 134/98, s. 38(1)); **and**
- household member is not entitled to income from employment insurance or their entitlement is less than the amount Ontario Works would provide; **or**
- household member is not entitled to a pension or supplement under the *Old Age Security Act* (Canada) or their entitlement is less than the amount Ontario Works would provide; **or**
- household member claims that a sponsorship has broken down and the sponsor is no longer providing support to the household.

A student receiving OSAP may be eligible for OW in some circumstances.

Persons 65 years of age and older may be eligible for OW if they have not lived in Canada long enough to qualify for Old Age Security (have resided in Canada for at least 10 years since the age of 18). OAS entitlement is reduced for persons who have not lived in Canada for at least 40 years. A household member should be asked to try to obtain income if the household member's pension income is less than the amount they would receive from Ontario Works.

Do not ask the following individuals to try to obtain income from Ontario Works:

- dependent child of a parent with whom they live
- dependent child who has a child and whose family receives OW
- household whose income is greater than the OW entitlement for the size of the

household

Support under a legal agreement for spousal support

The Family Responsibility Office (FRO) receives every support order made by a court in Ontario and enforces the amounts owed under the order. It also enforces private written agreements that include child or spousal support terms. Private written agreements can include separation agreements, other domestic contracts and paternity agreements. These types of agreements must first be filed with the court according to the procedure in the *Family Law Act* and the rules of court. An agreement can then be filed with the FRO for enforcement.

If a household member does have an agreement for spousal support, the household member must provide documentation of this agreement from the FRO.

If a household member does not have an agreement for spousal support, refer the household member to the Family Law Information Centres to find out how they can pursue support. These centres are located in each family court building.

A household member seeking legal assistance for spousal support may be entitled to Legal Aid. They can contact the local Legal Aid office to determine if they are eligible. The local office is listed in the white pages of the telephone directory under Legal Aid Ontario.

If a benefit unit is receiving OW, that program has already required them to pursue income. So there is no need to require the benefit unit to pursue income.

Note:

- Child support payments received are not considered income.
- Child support payments made are not considered a deduction from income.

Employment Insurance

If the household member has lost a job and not applied for employment insurance, the household member must try to obtain employment insurance income.

The household member may be required to provide a copy of the Record of Employment at either the annual review or at the in-year review. This may help the RGI administrator verify if an approximated income is appropriate due to their new employment status/income level.

Public benefits for seniors

RGI administrators cannot ask households to apply for the Canada Pension Plan or private pensions.

Old Age Security (OAS)

Old Age Security (OAS) is available to qualifying persons at age 65. To qualify for OAS, a person must have been a resident of Canada for at least 10 years, since reaching age 18. OAS entitlement is usually reduced for persons who have not lived in Canada for at least 40 years.

OAS applications can be obtained from Service Canada.

Guaranteed Income Supplement (GIS)

To receive the Guaranteed Income Supplement benefit, a person must be receiving OAS. An application must be submitted for the first year. After that, it renews automatically when the recipient files their income tax return.

GIS applications can be obtained from Service Canada.

Guaranteed Annual Income System (GAINS, Ontario)

Qualified persons who are receiving GIS automatically receive this supplement. No application is required. The maximum monthly entitlement is \$83.

The Government of Ontario publishes a [quarterly GAINS Benefit Rate Table](#). This documents the current Guaranteed Income for seniors in Ontario.

Canada Pension Plan for the Disabled (CPP-D) and Ontario Disability Support Program (ODSP)

Individuals receiving less CPP-D than the amount that they would receive from ODSP automatically qualify to receive ODSP. This is not a source of income that a household must try to obtain. However, in this case we recommend that RGI administrators help RGI households to secure additional income by advising them to apply.

Sponsorship support

Sponsorship documents do not specify the amount of support that the sponsor must provide. The household needs to get a letter from the sponsor specifying the monthly amount of support being provided. If 30% of a household's income is less than the OW

rent attributable to a benefit unit for the family size, then the household should be asked to try to obtain either additional sponsorship support or OW. Amounts paid by OW can change frequently. For current information, refer to the City web page “[Monthly Ontario Works Amounts](#).”

If the household submits a letter from the sponsor saying that the sponsorship has broken down, the member is eligible for OW and should be required to apply for OW.

Details on approximating net income

This section supplements the information on [approximating net income](#), here specifying the types of income that apply and the documentation required to verify the income.

Employment income

Income from employment includes the following:

- wages or salary
- a commission or bonus
- tips and gratuities
- vacation pay
- remuneration as a dependent contractor
- income from work in a business that the member directly or indirectly operates and control
- unemployment benefits under the *Employment Insurance Act* (Canada)
- payments for a loss of earnings under the insurance plan under the *Workplace Safety and Insurance Act, 1997*
- payments for sick leave or a short-term disability under a private or workplace insurance plan

When projecting income, an RGI administrator may only have one or two pay stubs to use in determining the approximated annual net income. It may therefore be necessary or convenient to convert employment income into monthly amounts as well as annual.

Employees are usually paid in one of these two intervals

- at the middle and the end of each month (semi-monthly), or
- every 2 weeks (bi-weekly)

Semi-monthly pay is received 24 times a year. Bi-weekly pay is received 26 times a year.

Employment income benefits are paid bi-weekly but may be stated in weekly amounts. Adjust the calculations according to which income frequency is stated on the verifying document.

Use the following table to convert income to a **monthly** amount.

Table 17: Converting Income to Monthly Amount

Income Frequency	Calculation Factor
Annual	Divide by 12
Semi-monthly (twice a month)	Multiply by 2
Bi-weekly (every 2 weeks)	Divide by 2 and multiply by 4.333
Weekly	Multiply by 4.333
Daily	Multiply by 21.66

Self-employment income

Household members who have been self-employed for more than one year do not qualify for an approximated net income calculation.

If it is the first year of self-employment, the household member must provide a business income and expense statement from the start of self-employment.

Negative income from self-employment must be counted as zero income.

Wage-loss replacement benefits

Examples of wage-loss replacement benefits include

- Workplace Safety and Insurance Board (WSIB) Loss of Earnings benefits
- Disability benefits
- Sick benefits

Reimbursements for disability-related items and services are not normally included as net income on the income tax assessment and should therefore not be included in the

determination of approximated net income.

Income producing assets and investments

Only ongoing income from assets and investments that is anticipated to be received over the 12-month approximated income period should be included. RGI administrators should not ask for any income documents beyond what is specified in the section [“Documentation for verifying approximated net income.”](#)

Interest from bank accounts may be insignificant and not worth including in an approximated net income calculation. However, income patterns from bank statements may assist in verifying that a household member does not have fluctuating or seasonal income.

Income from a tax-free savings account (TFSA) and lump sums from an asset or investment are not counted in the approximated annual net income calculation.

Pensions or Support Agreements

Pension income includes the following:

- Canada Pension Plan for the Disabled (CPP-D)
- public pensions and related benefits (OAS, CPP or Québec Pension Plan (QPP), GIS, GAINS)
- private pensions, benefits, or annuities, including RRIF withdrawals
- private or public pensions, benefits or annuities received from any other country
- Workplace Safety and Insurance Board (WSIB) Loss of Retirement benefits

Support income includes spousal support payments

Note:

- Child support payments received are not considered income.
- Child support payments made are not considered a deduction from income.

Refusal of offer by household

The most common reasons why a household would be considered to have refused an offer of housing

- no longer need housing
- cannot be reached by RGI administrator

- preference by household for a different unit or building
- do not want to, or are unable to, move right now
- cannot view the unit
- are not interested
- do not follow up after the first contact or do not show up for a viewing or scheduled appointment

Household no longer requires housing

If a household states that they no longer need RGI subsidy, the RGI administrator must document this in RENTCafé. The household will be notified that their RGI application has been cancelled and they are no longer eligible for RGI. Households can request a review of this decision within thirty days.

A household receiving an alternate form of financial assistance related to housing may still qualify for RGI. But they must inform the Province once they begin receiving RGI so that the other housing related assistance can be cancelled. A person cannot receive both an RGI subsidy and other financial assistance related to housing at the same time.

RGI administrator unable to reach applicant household

The household must update their CWL application. Applicants are reminded to ensure their file is up to date before expressing interest in an upcoming vacancy. If the household cannot be reached to make an offer, for example, due to the contact information being inaccurate, the offer is counted as a refusal.

Expression of interest cycles are approximately 11 days long. The household should therefore be aware that they could be receiving an offer and ensure they are available.

Household prefers a different unit or building

Households expressing interest in specific upcoming vacancies must have enough information to determine if the unit or building suits their needs and preferences. Therefore, a refusal based on preference is counted against the household and will result in their removal from the CWL and the loss of eligibility for RGI.

Household does not want to or is unable to move right now

If a household is unable or does not want to move the offer is considered a refusal. If they are unable to move for medical reasons, they should be instructed to contact Access to Housing to request to have their file [temporarily inactivated](#). They will be

required to provide supporting evidence within five days of this request. This offer may only be counted as a withdrawal if approved by Access to Housing.

A household may not want to move due to financial reasons. Because the RGI program does not provide funding for moving costs, RGI administrators should refer the household to a housing hub to support the household in identifying potential available funding to assist with some of these expenses.

Household unavailable to view the unit

If a household says they are interested in a unit but are unable to view the unit in the time provided, the offer is considered a refusal. The household may choose to send a third party, such as a family or friend, to view the unit on their behalf.

Household not interested

If a household indicates that they are not interested in the unit, this is considered a refusal.

Household does not follow up

If a household fails to call or attend a scheduled viewing or meeting the offer is considered a refusal unless the household provides a legitimate reason for missing a scheduled appointment.