Rent-Geared-to-Income(Maximum Shelter Allowance) Program

Calculation Guide

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TORONTO

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About This Guide

Important Information – Before proceeding:

1. Buildings administering the RGI(MSA) program can be found on the RGI(MSA) webpage. Confirm that the building is on the list before proceeding.
2. If the building address is not on the list, contact HSS@toronto.ca.

Purpose of this Guide

The Rent-Geared-to-Income (Maximum Shelter Allowance) Calculation Guide will allow RGI administrators to do the following:

- Determine household income for applicants and current **RGI(MSA) households**; and
- Calculate **RGI(MSA) rent.**

This calculation guide will be the main document to determine household income for RGI(MSA) households and to calculate RGI(MSA) rent.

Important: This calculation guide replaces Chapter 2: Determining Household Income and Chapter 3: Calculating Household Rent of the online RGI Administration Manual. **For all other information and procedures, RGI administrators must use the online RGI Administration Manual.**

If an RGI administrator comes across calculation scenarios not covered in this calculation guide, contact HSS@toronto.ca.

A Note on Terminology

Administrators operating the RGI(MSA) program will be referred to as “RGI administrators”.

An RGI administrator refers to a person designated the responsibility for the management and/or implementation of any part of the RGI(MSA) program within their organization.

Structure of the Guide and Forms

As noted above, this calculation guide replaces Chapter 2: Determining Household Income and Chapter 3: Calculating Household Rent of the online RGI Administration Manual. Where applicable, this guide will use the same section headings and titles and as the online RGI administration manual.

RGI administrators must **only** use the RGI(MSA) forms found in the RGI(MSA) Forms and Templates section of the webpage.

Legislative Authority: *Housing Services Act*

The Rent-Geared-to-Income (Maximum Shelter Allowance) – RGI(MSA) is an alternate form of financial assistance that can be provided to a household under section 40 (3.1) of the *Housing Services Act* (HSA) and section 20.1(b), and Schedule 4.2 of the Ontario Regulation 367/11.

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

2. Determining 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(MSA) assistance.

Application

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

Policy Requirements

The RGI administrator must use the monthly income determined by these policy requirements for calculating RGI(MSA) 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 a full-time student must provide income information at the following times:

- When applying for RGI(MSA)
- When accepting an offer of RGI(MSA) assistance
- Annually
- In-year, where required by the legislation

RGI administrators must distribute an Annual RGI(MSA) Review Form to all households receiving RGI(MSA) assistance prior to accepting RGI(MSA) assistance and prior to their annual review. Households must complete the form and submit it to the RGI administrator along with the documents required to verify income.

The Consent and Declaration for RGI(MSA) Review Form, found on the RGI(MSA) Forms and Templates website, is a mandatory City form. RGI administrators must give this form to all RGI(MSA) households, alongside the mandatory RGI(MSA) Annual

Household Asset Declaration Form, in preparation for their annual RGI(MSA) review. All RGI(MSA) households must complete and submit the Consent and Declaration RGI(MSA) Review Form at the annual RGI(MSA) 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 the following 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). Note, this is the primary method to verify income as it applies to RGI(MSA) rent. The tax-based net income method must always be used when conducting the initial and annual RGI(MSA) 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 the 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(MSA) rent. For more information on these two (2) 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, any pay direct rent deduction, 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 showing the same information).

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

- The T5007 from the same taxation year as the applicable NOA
- If also receiving CPP-D, a T4A(P) for the same taxation year as the applicable NOA
- If also receiving OAS Spouse's Allowance, a T4A(OAS) for the same taxation year as the applicable NOA

As applicable, household members must also provide the following:

- An RDSP annual statement for the year of the tax assessment
- Evidence of the 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(MSA) review only, individuals assigned a disadvantaged (DA) designation by Access to Housing or individuals experiencing homelessness and housed through alternate access pathways i.e.: referral agreements who have not filed an income tax return for the most recent year
- Individuals who are currently enrolled as full-time students
- Individuals who are under the age of 16

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

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

Example

- If the household's anniversary date is March 1st, 2026, the 2024 NOA would be used.
- If the household's anniversary date is November 1st, 2026, the 2025 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 following the annual or in-year RGI(MSA) 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 Appendix C: Details on the types of income households must pursue in the online RGI administration manual.

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 review. A serious long-term event is one that lasts a minimum of six (6) months, resulting from a change in a household members' 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(MSA) review only, RGI(MSA) applicants or in-situ households who are found to be ineligible for an RGI(MSA) 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(MSA) 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:
    - 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 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 and RGI(MSA) 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 a 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 who also have non-benefit income, do not include their social assistance from OW or ODSP. The approximated net income, excluding social assistance, is their net non-benefit income.

The RGI administrator must record in the household's RGI(MSA) file the rationale for collecting the relevant documentation. For a list of documents for verifying approximated net income, refer to "Documentation for verifying approximated net income".

Payments from Registered Disability Savings Plan

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 the income definition

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 educational institution. Students under 16 years of age are not required to provide proof of their student status.

A student can be any member of a household, without any age restrictions. Individuals who are currently enrolled as 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

A student is considered to be in full-time attendance when they are carrying 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 that an individual is currently enrolled as a full-time student, they must provide the following, as applicable:

- for secondary school, **one** of the following –
  - a current letter from the principal or registrar
  - a current 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 currently enrolled in
  - a confirmation of current enrolment prepared by an educational institution
  - a receipt from the educational institution showing the tuition fees paid for the current semester/term

Recognized Educational Institutions

A recognized educational institution is any of the following:

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

Documents required to qualify for employment deduction

If at least one member of the 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)

Those 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 the income calculation in annual or in-year review is lacking.

Table 1: Consequences for Missing Information

If this is lacking	Consequence
NOA or Proof of Income (POI) (for those who are not exempt from providing these documents)	Household loses eligibility for RGI(MSA) assistance
Income documentation provided for calculation of approximated net 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 individual included in rent calculation
Report changes	Loss of eligibility, possible retroactive calculation, possible arrears in rent

The City will conduct RGI(MSA) reviews to monitor 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 feed 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 Household Income and RGI(MSA) Review Form, first verifying that the information in the form is complete and accurate.

- Verify that the mandatory Consent and Declaration for RGI(MSA) 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(MSA) Rent Calculation Worksheet is provided as a reference on the RGI(MSA) webpage.

Table 2: 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 the relationship of members and sources of income. More detail is in the supporting information step.
2. Determine the annual income of each person in the household.	1. Use the applicable tax statement (NOA or POI), line 23600 (net income) of each household member 16 years of age and older who is not a full-time student. (Individuals must file a tax return if they report no income unless they qualify as full-time student). 2. If required, according to the Criteria for Using Approximated Net Income section, use the approximated net income 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. More detail is in the supporting information for this step.

Step	Details
3. Determine the monthly adjusted family net income (AFNI) for each benefit or family unit.	1. Combine the income from all members of a benefit or a family unit. Do not combine multiple benefit or family units. 2. Exclude the non-benefit income for any current full-time student at a 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 family unit or benefit unit. More detail is in the supporting information for this step.
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.	Use the most recent monthly Statement of Assistance to calculate the non-benefit income. Add any pay direct rent deductions back to the net social assistance amount paid to the benefit unit to determine the total value of monthly social assistance. Subtract the total value of monthly social assistance from the benefit unit's monthly AFNI. The remainder is the monthly non-benefit income.

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 of the NOA also includes the Canada Revenue Agency and Government of Canada wordmarks. The page most applicable to RGI(MSA) households is the page “tax assessment.” On most NOAs this is either page 2 or 3 of the NOA. 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 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 guide, where there is reference to the NOA being required, the POI is an acceptive 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(MSA) 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(MSA) review only, individuals assigned a disadvantaged (DA) designation by Access to Housing or individuals experiencing homelessness and housed through alternate access pathways i.e.: referral agreements 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 their most recent Statement of Assistance (or a copy of the proof of social assistance from the recipients’ My Benefits account) that includes names of all household members included in the benefit unit, the benefit unit’s address, any Pay Direct deductions, and the net social assistance amount paid to the benefit unit.

Individuals who are currently enrolled as full-time students who receive OW or ODSP to provide their most recent Statement of Assistance from OW or ODSP. However, full-time students are not required to provide the NOA or POI statement.

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

- The T5007 from the same taxation year as the applicable NOA
- For CPP-D, a T4A(P) for the same taxation year as the applicable NOA
- For OAS Spouse's Allowance, a T4A(OAS), box 21, for the same taxation year as the applicable NOA
- 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 from OW or ODSP, their RGI(MSA) rent is determined using the rent scale tables (Tables 5 and 6).

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(MSA), therefore, household members are not treated as a benefit unit because of only ACSD payments.

Registered Disability Savings Plan (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, members are required to provide their annual RDSP statements for the same tax year as the 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 details are in the supporting information for this step.

For in-year reviews, use the same RDSP statement for the most recent annual RGI(MSA) 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 3: Examples of Employment Deductions

Household Composition	Employment Deductions
One person with employment and no children.	$75 for the family unit.
One person with employment or 1 or more children.	$150 for the family unit.

Household Composition	Employment Deductions
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 with three adults and two children – a couple with two children and another adult (e.g. uncle).	$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.	$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 member 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 the “Details on approximating net income” in Appendix C in the online RGI Administration Manual.

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 must minimize the number of documents they collect and use to calculate approximated net income. Only **one** document per income source is 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(MSA) 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 the 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 a 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
- Sick benefits

These benefits can be verified by statements from the past 1-3 months 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, Guaranteed Investment Certificates (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 month bank statements to verify that an income change is not due to fluctuating or seasonal income.

Documents for pensions or spousal payment supports

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 the most 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 all names of the household members included in the benefit unit, the benefit unit's address, any Pay Direct rent deduction and the net social assistance amount paid to the benefit unit.

Benefit income is never part of the RGI(MSA) 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 RGI(MSA) Rent scale in Table 5 and 6.

Approximated net income and duty to accommodate.

RGI administrators must consider their duty to accommodate under the *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 step 1, 2 and 3 of the high-level procedure for determining income.

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 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 a unit who:

- Was born into another member(s) 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(MSA) 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 the annual income of each person in the household

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 received by the member in the same taxation year as the NOA.
4. Add all payments from a Registered Disability Savings Plan 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 for 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 current full-time students attending a recognized educational institution. Current 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

3. Calculating Household RGI(MSA) Rent

Policy Statement

The Housing Secretariat is committed to the fair and accurate calculation of rent for RGI(MSA) 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(MSA) 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 guide. Specific requirements also exist for addressing calculation errors made by either the RGI administrator or the household.

Determination of RGI(MSA) rent

The RGI administrator must calculate the RGI(MSA) rent separately for each family unit and benefit unit. Add the applicable utility charges and subtract for tenant insurance, the cable amount and the co-op sector support amount, where applicable. Determine the total RGI(MSA) rent. Add any non-RGI(MSA) charges, which includes parking and circumstances where cable is not connected to a security camera 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

Documents to reflect RGI(MSA) 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(MSA) 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 that a household can understand how the rent was calculated.
- Using a standard template, either electronic or paper format, for the RGI(MSA) calculations.

An RGI(MSA) Calculation Worksheet is provided as a reference in in the RGI(MSA) Forms and Templates section of the webpage.

Addressing of errors in RGI(MSA) rent calculation

The RGI administrator must address any errors in rent calculations.

Error by the RGI administrator

An RGI(MSA) 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.

An RGI household who has paid more rent than they should have because of an error in the RGI administrator's rent calculation must be reimbursed for the difference.

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

However, this adjustment must not change the household's anniversary date.

Error by the household

When an RGI(MSA) 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 "Fraud affecting RGI eligibility" in Chapter 1: Determining and Managing Eligibility of the online RGI administration manual.

If the RGI administrator determines that the household withheld information, they must issue a Notice of Decision – Loss of Eligibility for RGI(MSA) Assistance.

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

1. **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.
2. **Increase RGI(MSA) rent to recover the difference**. If this option is chosen, the increase cannot be more than 10% of the corrected RG(MSA) rent and the increase will take effect on the first day of the second month after the notice is issued. 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(MSA) rent must be increased and the household must be given written notice of their increased rent. The effective date of the new RGI(MSA) 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.

Consequences and Monitoring

Non-compliance with this policy has the following consequences:

- Miscalculation of rent can result in a household paying too little or too much.
- Any error by the RGI administrator results in additional cost to the RGI(MSA) program.
- Given that households can request a review of the documentation of their rent, a lack of information on how the RGI administrator calculated the rent could overturn the 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(MSA) 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 guide. For some steps of this procedure for calculating household rent, information in the series of tables applies.

Table 4: Steps for calculating monthly household rent

Step	Details
1. Determine RGI(MSA) rent (before utilities) for a family unit.	Take the monthly adjusted family net income (AFNI) of the family unit, apply any applicable employment deduction and multiply by 0.3 (30%) to determine the RGI(MSA) rent, before utilities for the family unit. Examples are in the supporting information for this step.

Step	Details
2. Determine the RGI(MSA) rent (before utilities) for a benefit unit.	Compare the monthly non-benefit income of the benefit unit to the non-benefit income limit in the applicable RGI(MSA) rent scale table (Table 5-6). The tables and examples are in the supporting information for this step. If the non-benefit income is equal to or less than the limit, use the RGI(MSA) rent scale (Table 5-6) 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 7 to determine whether to use the RGI(MSA) rent scale or the non-benefit income. If the non-benefit income is more than the limit, use the monthly non-benefit income, apply any applicable employment deduction, and multiple by 0.3 (30%) to determine the RGI(MSA) rent for the benefit unit. Do not include benefit income.
3. For a family unit or where the non-benefit income is more than the limit in Table 5-6, where applicable, add a utility charge.	If applicable, add a utility charge (+) for the unit using Table 8. Note: a utility charge **cannot** be applied to a benefit unit whose RGI(MSA) rent equals the RGI(MSA) rent scale. A utility charge can **only** be applied to a family unit.
4. For a benefit unit, if applicable, subtract the tenant insurance amount from the RGI(MSA) rent.	If applicable, subtract the tenant insurance amount (-) for the housing unit using Table 9. This deduction only applies to a household with a benefit unit(s) or where there is a combined household of family units and benefit units. Examples are in the supporting information for this step.

Step	Details
5. For a benefit unit, if applicable, subtract the cable amount from the RGI(MSA) rent.	If a household's cable is connected to a security camera, subtract the cable amount (-) for the household. This deduction only applies to a household with a benefit unit(s) or where there is a combined household of family units and benefit units.
6. For a benefit unit, If applicable, subtract the co-op sector support from the RGI(MSA) rent.	If applicable, subtract the household's sector support amount (-), for co-op members only. This deduction only applies to a household with a benefit unit(s) or where there is a combined household of family units and benefit units.
7. Determine the RGI(MSA) rent for the household.	Combine the RGI(MSA) rent for all benefit units and family units in the household after the applicable utility charges and deductions have been applied. Examples are in the supporting information for this step.
8. Compare the RGI(MSA) rent to the minimum and maximum rent.	The RGI(MSA) rent amount after the utility adjustment, tenant insurance deduction, cable deduction and sector support (for co-ops only) deduction is the RGI(MSA) rent for the household, unless the amount is less than the minimum rent or more than the maximum rent. If the amount is less than the minimum rent, charge the household minimum rent. If the amount is more than the maximum rent (market rent), charge the household market rent.
9. Determine total monthly rent by adding any charges such as parking, cable (in circumstances where the security camera is not connected).	Add non-RGI(MSA) charges, if any, for extra services such as parking, cable (if applicable), or TV. Add these charges for the RGI(MSA) rent to determine the total rent for the household. Examples are in the supporting information for this step.

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 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. Multiple 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 steps for calculating rent

Below are supporting details, tables, and examples on all the steps outlined in Table 4.

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

Based on step 1 of the procedures above, the following examples show how to calculate RGI(MSA) rent, before utilities for a family unit. Calculate each family unit's RGI(MSA) 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 at $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 1 family unit.

Annual Net Income

Parent: $26,400

Monthly adjusted family net income (AFNI)

- Monthly AFNI: $26,400 ÷ 12 = $2,200

Apply applicable employment deduction to AFNI

- Employment Deduction = -$150
- $2,200 - $150 = $2,050

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

- $2,050 x 30% = **$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 ÷ 12 = **$2,258**

Apply applicable employment deduction to AFNI

- Employment deduction = not applicable

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

- $2,258 x 30% = **$677.40**

If there are no other household members, then the RGI(MSA) 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-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 ÷ 12 = **$3,000**

Apply applicable employment deduction to AFNI

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

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

- $2,850 x 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

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 ÷ 12 = **$2,666.67**

Apply applicable employment deduction to AFNI

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

Monthly RGI(MSA) rent excluding utilities (30% of AFNI after employment deduction):

- $2,516.67 x 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: Determining RGI(MSA) rent (before utilities) for a benefit unit

To calculate the RGI(MSA) rent for a benefit unit, before utilities, use Table 5 and 6 below.

Note: these tables have different values from the legislation in O. Reg. 316/19.

Before using Table 5 and 6, 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. Refer to Table 5 and 6.
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:
    a. 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.
    b. Subtract the total value of monthly social assistance (including any Pay Direct rent reduction added back in step a.) 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 RGI(MSA) rent scale table to determine the monthly RGI(MSA) 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 RGI(MSA) rent table to determine the monthly RGI(MSA) rent for the benefit unit.
- More than the limit in Column 3, calculate the monthly RGI(MSA) 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 or a household member together. Either use the RGI(MSA) rent amount in Column 2 or, if the non-benefit income is greater than the limit use, 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(MSA) rent amount (excluding any non-RGI(MSA) charges) for the benefit unit, advertise the recipient to report the current rent to their OW or ODSP worker. This will prevent underpayments and 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.

Charge the correct amount from the RGI(MSA) rent scale for the benefit unit that receives the shelter allowance. Do not charge RGI(MSA) 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 RGI(MSA) 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(MSA) calculation rules pertaining to benefit units and advise the household member that they will begin to be charged rent based on Table 5 and 6 moving forward.

The RGI administrator must provide a written decision advising the household of what the household member's portion of the RGI(MSA) 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 5: RGI(MSA) rent for benefit units - Ontario Works – July 2024

Column 1 **Size of Benefit Unit (Number of people in the benefit unit)**	**Column 2** **RGI(MSA) Rent Attributable to Benefit Unit (Monthly)** **Maximum Shelter Amount as per *Ontario Works Act***	**Column 3** **Non-Benefit Income Limit (monthly)**
1	$390	$1,376
2	$642	$2,291
3	$697	$2,474
4	$756	$2,671
5	$815	$2,868
6 or more	$844	$2,964

Table 6: RGI(MSA) rent for benefit units - Ontario Disability Support Program – July 2026

Column 1 Size of Benefit Unit (Number of people in the benefit unit)	Column 2 RGI(MSA) Rent Attributable to Benefit Unit (Monthly) Maximum Shelter Amount as per Ontario Disability Support Program	Column 3 Non-Benefit Income Limit (monthly)
1	$611	$2,133
2	$959	$3,348
3	$1,038	$3,611
4	$1,126	$3,904
5	$1,215	$4,201
6 or more	$1,259	$4,348

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

Example 1 – Benefit Unit

A family consists of a single parent with two young children. The family receives Ontario Works benefits. The parent works on a part-time basis.

- Their most recent monthly Statement of Assistance shows Pay Direct rent deduction of $226, Pay Direct utilities deduction of $65, and a net monthly payment of $918
- Applicable NOAs' line 23600 show $30,000

The following factors need to be checked:

1. Size of the benefit unit – three individuals (single parent with two children) are covered by Ontario Works (OW) Go to Column 1 of Table 5 and the row for three individuals.
2. Determine if the non-benefit income (income from employment, assets, pensions, etc.) is equal to, less than or greater than the Non-Benefit Income limit (Column 3, Table 5):
   - Find the net social assistance amount paid to the benefit unit from their most recently monthly Statement of Assistance, add the Pay Direct deductions (middle column) back to the net social assistance amount.

   $918+ $226+ $65= $1,209

   - Monthly AFNI:

NOA Line 23600 $30,000/12 = $2,500 - $1,209 = $1,291

- The non-benefit income limit (Column 3) for three individuals (single parent with two children) is $2,474
- $1,291 is less than the non-benefit income limit of $2,474.
- Use the maximum shelter allowance in Column 2 of Table 5.
- **RGI(MSA) Rent is $697**

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 $3,500 per month from employment. The following factors need to be noted:

1. Size of the benefit unit – two individuals covered by ODSP. Go to Column 1 in Table 6 and the row for two individuals.
2. The non-benefit income is greater than the limit in Column 3 ($3,348).
3. Use the family unit calculation method. **Do not** include the ODSP benefits. Deduct $150 for the employment deduction.

Monthly Income for Parent

- **Monthly AFNI** for benefit unit – monthly net ODSP = $3,500 (Line 23600/12 months minus current monthly net ODSP monthly payment)

Apply applicable employment deduction to AFNI

- Employment deduction = - $150
- $3,500 - $150 = **$3,350**

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

- $3,350 x 30% = **$1,005**

Calculating RGI(MSA) 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 – a benefit for the spouse or widowed spouse (aged 60 to 64) of an Old Age Security recipient or deceased recipient

To calculate the monthly RGI(MSA) rent for these ODSP benefit units, refer to the:

- Most recent ODSP Statement of Assistance, and

- Ontario Disability Support Program (ODSP) RGI(MSA) rent scale (Table 6)

Follow these steps:

1. Identify the Basic Needs amount (Benefits column) and the CPP-D and OAS Spouse's Allowance amount (deductions column) from the most recent ODSP Statement of Assistance.

2. If the CPP-D or OAS Spouse's Allowance is:

   a. **Greater than** the Basic Needs amount

      Use the applicable NOA and the Social Assistance Payments amount (box 11) from the T5007 (from the same taxation year) to determine the monthly AFNI. (NOA line 23600 minus T5007 box 11, divided by 12)

      Apply the family unit calculation method to the monthly AFNI to determine the monthly RGI(MSA) rent before utilities. Use the non-benefit income only, do not include ODSP payment.

   b. **Equal to or less than** the Basic Needs amount

      Determine if the ODSP benefit unit has any other sources of income by:

      A. Add box 11 of T5007 and box of T4A(P) or box 21 of T4A(OAS)

      B. Identify NOA line 23600

         If **B** is greater than **A**, the ODSP benefit unit had other sources of income in addition to CPP-D or OAS Spouse's Allowance.

3. If the ODSP benefit unit had:

   i. Only CPP-D or OAS Spouse's Allowance (no other source of income)

      Use rent attributable to benefit unit (Column 2) of the RGI(MSA) ODSP rent scale, Table 6 to determine the monthly RGI(MSA) rent before utilities. Refer to Table 8a.

   ii. Other sources of income in addition to CPP-D or OAS Spouse's Allowance.

      Use the applicable NOA and the Social Assistance payments amount (box 11) from the T5007 (from the same taxation year) to determine the monthly AFNI. (NOA line 23600 minus T5007 box 11, divided by 12)

      Compare the monthly AFNI to the RGI(MSA) ODSP rent scale, Table 6.

      If the monthly AFNI is equal to or less than the non-benefit income limit (Column 3) of Table 6, use rent attributable to benefit column (Column 2) of the RGI(MSA) ODSP rent scale, Table 6, to determine the monthly RGI(MSA) before utilities.

If the monthly AFNI is greater than the non-benefit income limit (Column 3) of Table 6, apply the family unit calculation method to determine the monthly RGI(MSA) rent before utilities. Use non-benefit income only, do not include ODSP payment. Refer to Table 8b.

Table 7: Ontario Disability Support Program (ODSP) Basic Needs Allowances – July 2026

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	$825	$1,189	$1,644
1	0	1	$968	$1,189	$1,644
1	1	0	$1,280	$1,422	$1,877
2*	0	2	$968	$1,189	$1,644
2	1	1	$1,280	$1,422	$1,877
2**	2	0	$1,514	$1,681	$2,136

* For each additional dependent 0-17 years of age or older, add $0
** For each additional dependent 18 years of age or older, add $260

Table 8a: Determine when to use RGI(MSA) ODSP Rent Scale or family unit calculation method

Scenario: ODSP Benefit + only CPP-D or OAS Spouse's Allowance (no other sources of income)		
	Total combined non-benefit income **is equal to or less than** the non-benefit income limit in RGI(MSA) ODSP Rent Scale, Table 6	Total combined non-benefit income **is greater than** the non-benefit income limit in RGI(MSA) ODSP, Table 6
CPP-D/OAS Spouse's Allowance from most recent ODSP Statement of Assistance is **greater than** the ODSP Basic Needs Allowance, most recent ODSP Statement or Assistance or Table 7	30%	30%

CPP-D/OAS Spouse's Allowance from most recent ODSP Statement of Assistance **is equal to or less than** the ODSP Basic Needs Allowance, most recent ODSP Statement of Assistance or Table 7	RGI(MSA) ODSP Rent Scale	RGI(MSA) ODSP Rent Scale

Table 8b: Determine when to use RGI(MSA) ODSP Rent Scale or family unit calculation method

Scenario: ODSP Benefit + only CPP-D or OAS Spouse's Allowance + other sources of income		
	Total combined non-benefit income **is equal to or less than** the non-benefit income limit in RGI(MSA) ODSP Rent Scale, Table 6	Total combined non-benefit income **is greater than** the non-benefit income limit in RGI(MSA) ODSP, Table 6
CPP-D/OAS Spouse's Allowance from most recent ODSP Statement of Assistance i**s greater than** the ODSP Basic Needs Allowance, most recent ODSP Statement or Assistance or Table 7	30%	30%
CPP-D/OAS Spouse's Allowance from most recent ODSP Statement of Assistance **is equal to or less than** the ODSP Basic Needs Allowance, most recent ODSP Statement of Assistance or Table 7	RGI(MSA) ODSP Rent Scale	30%

Example 1 – ODSP Basic Needs Allowance

A couple (one person has a disability) receives ODSP and CPP-D. They provided the following income documentation for their annual RGI(MSA) review:

- Most recent Statement of Assistance shows they are receiving $1,189 for Basic Needs, with $910 being deducted for CPP-D (in deductions column), and a net monthly payment of $918.
- Applicable NOAs' line 23600 show $20,500 and $0
- Box 11 of T5007 for the same taxation year shows $10,730

- Box 20 of T4A(P) for the same taxation year shows $9,770

The following factors need to be checked:

- The couple receives ODSP and CPP-D; compare the basic needs amount and the CPP-D amount from the Statement of Assistance.
- CPP-D benefit ($910) is less than the Basic Needs amount of $1,189.
- Determine if the ODSP benefit unit received income sources in addition to CPP-D:
    - $10,730 + $9,770 = $20,500. This amount equals the total amount from both members' NOA line 23600; this means the ODSP benefit unit did not receive income from any sources other than CPP-D.
- Use the rent attributable to a benefit unit in Column 2 of the RGI(MSA) ODSP Rent scale, table 7 to find the monthly RGI(MSA) rent before utilities ($959)

Example 2 – ODSP Basic Needs Allowance

A man with a disability and his spouse receive ODSP and the spouse has a part-time job. They provided the following income documentation for their annual RGI(MSA) review:

- Most recent Statement of Assistance shows they are receiving $1,644 for Basic Needs, with $780 being deducted for CPP-D (in deductions column), and a net monthly payment of $750
- Applicable NOAs' line 23600 shows $27,000 and $24,000
- Box 11 of T5007 for the same taxation year shows $7,700
- Box 20 of T4A(P) for the same taxation year shows $16,300

The following factors needs to be checked:

- The couple receives ODSP and CPP-D. Compare the basic needs amount and the CPP-D amount from the most recent statement of assistance.
- The CPP-D benefit ($780) is less than the basic needs amount ($1,644).
- Determine if the ODSP benefit unit receives income from sources in addition to CPP-D:
    - $7,700 + $16,300 = $24,000 this is the same amount shown on one of the NOAs; this means the $27,000 on the other NOA was from other sources of income.
- Use the applicable NOA and the Social Assistance Payments (box 11) amount from T5007 of the same taxation year to determine the monthly AFNI:
    - Combine amounts from both members' NOA line 23600
    - $27,000 + $24,000 = $51,000
    - $51,000 - $7,700 (box 11 from T5007) = $43,300

    Monthly AFNI $43,300/12 = $3,608

- Compare the monthly AFNI to the RGI(MSA) ODSP Rent Scale, Table 6:

    - The monthly AFNI ($3,608) is greater than the non-benefit income limit from Column 3 of table 6 ($3,348)
- Apply the family unit calculation method to determine the monthly RGI(MSA) before utilities.
    - $3,608 - $150 (employment deduction, if supporting document is provided) = $3,458
    - $3,375 x 30% = $1,037.5 ($1038)

The RGI(MSA) rent would be $1,038.

Step 3: Determine the Utility Charge

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, **when using the family unit calculation method to determine the RGI(MSA) rent.** For instance, if the housing provider pays for electricity for lights, power and cooking facilities.

Table 9 gives the amounts that are added from the RGI(MSA) rent for services and utilities. Note that the table numbering in this manual differs from that in O.Reg. 316/19.

Standard Extra Charges

If a housing provider pays the services and utilities in Table 9, charge the family unit or the unit where the non-benefit income exceeds the limit in Table 5 and 6 according to the size of the unit and for the services and utilities 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 a charge to the RGI(MSA) rent.

If they are provided by the housing provider, add a charge to the family unit only for items in Table 9.

Table 9: Standard Extra Charges

Service or Utility	Hostel bed, bachelor, 1 bedroom unit	2-bedroom unit	3-bedroom unit	4+ bedroom unit
Electricity, but not: • 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

Example 1 – Utilities for a Family Unit

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. The 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(MSA) rent, excluding utilities (30% of monthly AFNI after any employment deduction)

- $2,150 x 30% = **$645**

Utility Charge

- Electricity (Table 9) = $39
- Cooking (Table 9) = $11
- Total = $39 + $11 = **$50**

Total RGI(MSA) rent

- $645 + $50 = **$695**

Example 2 – Utilities for a Benefit Unit

A household lives in a two-bedroom apartment in a non-profit. This family receives ODSP for three people and has no employment-related income. The housing provider pays for the electricity for the entire building.

The household consists of one benefit unit.

Monthly RGI(MSA) rent based on Table 6 = $1,038

Utility Charge – Since this is a benefit unit with no employment related income, no utility charge is applied.

Total RGI(MSA) Rent = $1,038

Step 4: Tenant Insurance Deduction for a Benefit Unit

Benefit units are entitled to tenant insurance deduction, where applicable. Where applicable, RGI administrators must deduct the tenant insurance amount based on unit size, using Table 10.

Table 10: Tenant Insurance Allowance

Unit Size	Tenant Insurance Allowance
1	$25
2	$25
3	$25
4+	$25

Step 5: Determine the Cable Amount Deduction for a Benefit Unit

Benefit units are entitled to a cable deduction of $10 in certain circumstances where the cable is connected to the security camera only. Where applicable, RGI administrators must deduct an allowance of $10.

If the cable is **not connected** to the security camera, do not apply a cable deduction.

Step 6: Determine the Sector Support Deduction for Co-ops Members

Households who are members of a co-op are entitled to a sector support deduction of $8. Where applicable, RGI administrators must deduct the sector support deduction from the RGI(MSA) rent.

Step 7: Determine RGI(MSA) rent for the household

For this step, total the monthly RGI(MSA) rent amounts for all benefit and family units in the household. Once all of the benefit and family unit RGI(MSA) rents have been added, round the RGI(MSA) rent to a **whole number**.

Employment deductions, RDSP adjustments, exclusion for full-time student's non-benefit income, utility charges and other deductions should have already been completed for each benefit or family unit.

Example 1 – Combining rents for family and benefit units

A household consists of a couple and their two adult children, an adult cousin, and a family friend. The couple and one of their adult children have employment income. Their other adult child is receiving OW. However, one parent is a full-time student at a recognized educational institution. The cousin has employment income. The family friend is receiving ODSP and has no non-benefit income.

The household consists of two family units and two benefit units. The housing provider pays for the electricity and cooking power in the entire building. The cable is connected to the household's security camera.

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

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 = **$2,083.33**

Apply applicable employment deduction to AFNI

- $2,083.33 - $150 (employment deduction) = $1,933.33

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

- $1,933.33 x 30% = **$580.00**

Family Unit 2:

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

Apply applicable employment deduction to AFNI

- $833.33 - $75 (employment deduction) = $758.33

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

- $758.33 x 30% = **$227.50**

Benefit Unit 1

- Use Table 5, Column 2 = **$390**

Benefit Unit 2

- Use Table 6, Column 2 = **$611**

Utility Charge

- Electricity (Table 8) = $39
- Cooking (Table 8) = $11
- Total = $39 + $11 **= $50**

Apply the Applicable Deductions

- Tenant Insurance Deduction = $25
- Cable Deduction = $10
- Total = **$35**

Total household RGI(MSA) Rent:

$580.00 + $227.50 + $390 + $611 + $50 - $35 = $1,811.5 = $1,824 (rounded)

Step 8: Determine the household RGI(MSA) rent and compare it to the minimum and maximum rent

RGI(MSA) rent for a household is a total of Steps 3 and 4 unless the amount is:

- More than the maximum rent (the market rent for that unit); in this case, charge the household market rent. Review the “Loss of eligibility due to paying market rent for 24 months” section in the online RGI Administration Manual
- Less than the minimum rent; in this case, charge the household minimum rent

Minimum RGI(MSA) rent is indexed annually on July 1st according to the annual rent increase guideline released by the Ontario Ministry of Municipal Affairs and Housing.

Effective July 1, 2026 to June 30, 2027, the indexed minimum RGI(MSA) rent is $145.

The previous two years' indexed minimum RGI(MSA) rent are as follows:

- July 1, 2025 - $142
- July 1, 2024 - $139

The minimum RGI(MSA) 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.

Phased in minimum RGI(MSA) rent (paying minimum RGI(MSA) rent before July 1, 2020)

For households who were paying RGI(MSA) rent lower than $129 immediately prior to July 1, 2020, their minimum rent increases are phased in. If a household was paying minimum RGI(MSA) rent prior to July 1, 2020, their RGI(MSA) rent must be increased $8 each year until the household's RGI(MSA) rent reaches the new minimum rent amount.

Effective July 1, 2026 to June 30, 2027, the phased-in minimum RGI(MSA) rent is $133.

The previous phased-in minimum RGI(MSA) rents are as follows:

- July 1, 2025 - $125
- July 1, 2024 - $117
- July 1, 2023 - $109
- July 1, 2022 - $101
- July 1, 2021 - $93 (provincial rent freeze in effect)
- July 1, 2020 - $93

Once a household's RGI(MSA) rent calculation has reached the new minimum rent or above – that is $145 as of July 1, 2026, they no longer qualify for the phased-in calculation.

Example 1 — Minimum rent

A man moved into a one-bedroom apartment on July 1, 2023. Based on his applicable

NOA, his RGI rent with utilities was calculated at $132.

• $132 < $136 (July 1, 2023, minimum RGI rent), therefore RGI rent = $136

For his July 1, 2026, annual RGI review, based on his applicable NOA, his RGI rent

with utilities is calculated at $142.

• $142 < $145 (current minimum RGI rent), therefore RGI rent = $145

Benefit Units

Rent for benefit units will continue based on the RGI(MSA) 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 - $145 as of July 1, 2026. 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(MSA) rent for a single benefit unit (After utility adjustment) cannot be less than $390 for OW and $611 for ODSP.

Step 9: Determine Total Monthly Rent

Services such as cable (where cable is not connected to the security camera), TV, or parking are not included as part of the housing providers' RGI(MSA) subsidy. The household must pay for these. Add these charges to the RGI(MSA) rent to determine the total monthly rent for the household.

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

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

RGI administrators must give the household confirmation that they are receiving RGI(MSA) so that they can notify their OW/ODSP worker. A Confirmation of Offer Letter Template is provided on the Forms and Templates section of the RGI(MSA) webpage which you can use for this purpose.

Charges that are not related to RGI(MSA) 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.

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 ÷ 31 = $22.61 x 10 = $226 (rounded down)

References

- *Ontario Disability Supports Program Act, Reg. 222, s.30 (1)*
- *Ontario Disability Support Program Act, 1997*
- *Ontario Works Act, 1997*

Appendix: Definitions

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.

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.

Anniversary date: The date an RGI(MSA) household's annual rent update takes effect, as calculated at the annual RGI(MSA) 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(MSA) 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(MSA), excluding any exempted assets.

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.

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

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.

Double Disabled Rate: The double disabled rate is the maximum amount that applies

when an applicant/recipient and their spouse both meet one of the following criteria:

- determined to be a person with a disability; or
- was categorized as blind, disabled or permanently unemployable under Family Benefits as of May 31, 1998 and transferred to ODSP on June 1, 1998; or
- is in receipt of disability benefits under the Canada Pension Plan (CPP-D); or
- is in receipt of disability benefits under the Quebec Pension Plan (QPP-D); or
- is eligible for services, supports and funding under the Services and Supports to Promote the Social Inclusion of Persons with Developmental Disabilities Act, 2008 (SIPDDA); or
- former residents of a home for special care established, licensed or approved under the Homes for Special Care Act if they were residents of the home at any time on or after January 1, 2018; or
- residents and former residents of homes that are part of the program of the Ministry of Health and Long-Term Care known as Community Homes for Opportunity; or
- is in receipt of an award under the English and Wabigoon River Systems Mercury Contamination Settlement Agreement Act, 1986. (Also referred to as an award from the Mercury Disability Fund.).

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.

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.

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 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.

Market rent: Rent paid by a household in a social housing building who is not receiving RGI(MSA) 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.

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(MSA)-related convictions.

Recognized educational institution: In determining the size of unit a household qualifies for and excluding income when calculating RGI(MSA) 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(MSA) units. In some cases this agency will also provide ongoing supports to the RGI(MSA) 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(MSA) program.

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*.

RGI(MSA) rent: The amount paid by an RGI(MSA) household to occupy an RGI(MSA) unit. Includes any utility charges or allowances, but does not include any other housing provider charges, such as parking.

RGI administrator: A person administering the RGI(MSA) program on behalf of:

- any organization who has signed a rent supplement agreement with the City
- the City, when they administer private landlord rent supplement programs

RGI(MSA) Service Agreement: An agreement between the City and a housing provider delegating the administration of the RGI(MSA) 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 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.

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.

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

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).