



# Rent-Geared-to-Income Administration Reference Guide

The Corporation of the County of Wellington Housing Services  
January 2026

Alternate formats available upon request.



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## **Introduction**

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The County of Wellington (the County) RGI Guide is intended for use by staff of the County and housing providers in the County of Wellington to administer rent-geared-to-income (RGI) under the Housing Services Act, 2011 (HSA).

The guide is separated into four units, which are further divided into chapters.

### **Unit 1: RGI Eligibility**

- Chapter 1: RGI Eligibility – Overview
- Chapter 2: Income Limits
- Chapter 3: Asset Limits
- Chapter 4: Notice of Changes
- Chapter 5: Pursuit of Income

### **Unit 2: RGI Calculations**

- Chapter 6: RGI Calculation – Overview
- Chapter 7: Adjusted Family Net Income
- Chapter 8: Tax-Based Net Income
- Chapter 9: Approximated Net Income
- Chapter 10: Full-Time Students
- Chapter 11: Calculating RGI Per AFNI
- Chapter 12: Ontario Works Benefit Units
- Chapter 13: ODSP Benefit Units
- Chapter 14: Utility Adjustments
- Chapter 15: Minimum RGI
- Chapter 16: Maximum RGI
- Chapter 17: Pro-rated RGI

### **Unit 3: RGI Reviews**

- Chapter 18: In-Year RGI Reviews
- Chapter 19: Annual RGI Reviews
- Chapter 20: Notices

## Unit 4: Forms, Letter Templates and Resources

- Chapter 21: Resources

This guide compliments the HSA and its regulations, and the local rules established by the County that are issued as County of Wellington Directives.

### Legislation and Regulations

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The [HSA](#) and its regulations are available online under Consolidated Laws at the Service Ontario e-Laws website at [www.ontario.ca/laws](http://www.ontario.ca/laws).

The HSA, Part V and Part X sets the framework for RGI administration, but most of the details can be found in the following regulations:

[Ontario Regulation 367/11](#), Part VI and Part XI

- RGI Eligibility
- RGI Notices
- RGI Appeals

[Ontario Regulation 316/19](#)

- RGI Reviews
- RGI Calculations

### County of Wellington Directives and Information Bulletins

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County of Wellington Directives and Information Bulletins (Directives) set out local policies related to RGI administration, wait list administration, housing operations, and financial reporting and funding.

All Directives are issued to housing providers by email at the time they are first released and are available online in the [Policies and Planning - Housing](#) section of the County's website at [www.wellington.ca](http://www.wellington.ca).

Where there is a discrepancy between this RGI Guide and a Directive, housing providers should follow the Directive.

This Guide was last updated in January 2026.

# Chapter 1 **RGI Eligibility - Overview**

## **Purpose**

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To outline the basic RGI eligibility requirements and the reasons that an RGI household could become ineligible for RGI.

## **Overview**

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To be eligible for RGI, an applicant household or current RGI household must meet the following requirements:

- At least one member of the household must be 16 years old or older and able to live independently with or without support services.
- All members of the household must have status in Canada or be applying for status.
- Total household assets must be within the applicable asset limit.
- Total household income must be within the applicable income limit (applicant households and In-situ RGI).
- An RGI applicant will not be offered housing if there are arrears, of any amount, with a former housing provider. The Service Manager may waive this requirement if it is satisfied that there are extenuating circumstances.
- There have been no criminal code convictions for an offence related to RGI fraud within two previous years of an application for RGI subsidy (applicant households, In-situ RGI or an Addition to Household).
- The RGI household or applicant household must update their information at least once a year as requested by the housing provider or Centralized Waiting List (CWL).

RGI households may become ineligible for RGI for any of the following reasons:

- The RGI household fails to notify their housing provider of changes to information or documents pertaining to RGI eligibility, changes to household composition or certain changes to income, and these changes remain unreported at the time of the next annual RGI review.
- The RGI household fails to provide information or documents as requested by the housing provider within the specified time.

- The household's RGI has been equal to the market rent or housing charge for 24 consecutive months.
- The RGI household is over housed and fails to complete the required process to move to an appropriately sized unit or refuses an offer of an appropriately sized unit.
- The RGI household fails to pursue certain types of income, as requested by the housing provider.
- All members of the household have been absent from the unit for more than 60 consecutive days or 90 cumulative days in a 12-month period.
- The RGI household fails to divest themselves of property suitable for year-round occupancy, as requested by the housing provider.
- The RGI household fails to file their income tax return by the time of their next annual RGI review.
- The RGI household starts receiving a portable housing benefit, within or outside of the County of Wellington.

## **Status in Canada**

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To be eligible for RGI, all members of the RGI household must be one of the following:

- A Canadian citizen
- A permanent resident of Canada
- An applicant for permanent residency in Canada
- A refugee claimant

Additionally, there can be no removal order that has become enforceable under the Immigration and Refugee Protection Act (Canada) against any member of the household.

## **Applications for Permanent Residence Status**

In some circumstances, a member of the household may not have status in Canada. The household member can still be eligible for RGI if the person is in the process of applying for permanent residency. This may occur if a member of the household is:

- sponsoring a spouse or dependant child from within Canada; or
- a holder of a temporary resident permit (formerly called a Minister's Permit) who has lived continuously in Canada for at least three to five years.

Applicants for permanent residence status will normally be required to provide a letter from Immigration, Refugees and Citizenship Canada (IRCC) verifying that they have applied for permanent residence status but that a decision has not yet been made.

The housing provider must follow up on the progress of the application for permanent residency until a decision is made. This can be done at the time of the annual RGI review or more frequently at the discretion of the housing provider.

There is no limit to the length of time that a household member can be pending permanent residence status and still be eligible for RGI.

Temporary residence permit holders are not eligible for RGI unless they have a current application for permanent residency verified by IRCC.

## **Verification of Canadian Citizenship**

Acceptable verification of Canadian citizenship includes:

- Canadian birth certificate
- Canadian passport
- Canadian citizenship certificate (wallet card)
- Statement of Live Birth from the Office of the Registrar General in Ontario (or other provincial entity responsible for birth registration)
- Notice of Birth Registration from the Office of the Registrar General in Ontario (or other provincial entity responsible for birth registration)
- Indian Status Card (formerly Certificate of Indian Status)
- Native band records
- Naturalization certificate (issued before January 1, 1947)
- Registration of Birth Abroad certificates (issued between January 1, 1947 and February 14, 1977)
- Certificate of Retention (issued between January 1, 1947 and February 14, 1977)
- Religious records (e.g. Baptismal certificate) if born in Canada and noted on record
- Military records

## **Verification of Permanent Residency**

Acceptable verification of permanent residency includes:

- Permanent Resident Card
- Immigrant Visa and Record of Landing issued before June 28, 2002 (Landing papers)
- Confirmation of Permanent Residence (COPR)
  - These are issued to refugees under certain designated classes (e.g. Convention Refugees) at the time of their resettlement in Canada
  - These refugees are permanent residents and will automatically receive a Permanent Resident card shortly after their resettlement

## **Verification of Application for Permanent Residency**

Acceptable verification of application for permanent residency includes:

- Written notice from IRCC of the application for permanent residency
- Written notice from the Immigration Appeal Division (IAD) of the Immigration and Refugee Board of Canada (IRB) that it has received an appeal of a removal order and the removal order has been temporarily set aside or stayed
- If the IAD upheld the removal order on appeal or the appeal was denied, written notice from the Federal Court of Canada that the person has applied for leave for judicial review or that the decision is currently under review

## **Verification of Status as Refugee Claimant**

Acceptable verification of refugee claims for asylum (made from within Canada) includes:

- Written notice from the IRB that the refugee claim is under consideration or in pre-removal risk assessment
- Written notice from IRCC that the refugee claim is under consideration by the IRB or in pre-removal risk assessment
- If the refugee claim was denied by IRB, written notice from the Federal Court of Canada that the person has applied for leave for judicial review or that the decision is currently under review

This does not apply to re-settled refugees (sponsored from outside of Canada for resettlement) who become permanent residents upon entry to Canada.

## Income Limits

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Income limits are updated annually. The Directive for the current local income limits can be found in the [Policies and Planning - Housing](#) section of the [County's website](#).

Different income limits are established for 1-bedroom, 2-bedroom, 3-bedroom, and 4-bedroom units or larger. Income limits apply in relation to the largest unit for which the RGI household is eligible under the occupancy standards.

Income limits apply only to new applicants including households applying for an In-Situ RGI. They do not apply to current RGI households.

See [Chapter 2 Income Limits](#) for more information about income limits.

## Asset Limits

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To be eligible for RGI, a household must have assets that are no more than:

- \$50,000 for a single person household; and
- \$75,000 for a household of more than one person.

Some types of assets are excluded from consideration under the asset limits.

See [Chapter 3 Asset Limits](#) for more information about asset limits.

## Notice of Changes

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RGI households must report a change in information or documents previously provided to determine RGI eligibility **within 30 calendar days of the change**. This may include changes to status in Canada, significant changes in assets, or changes to other information or documents specifically related to RGI eligibility.

RGI households are not required to report most changes in income until their next annual review, including increases in income.

However, RGI households must report the following changes **within 30 calendar days of the change**:

- A change in household composition (households are required to complete an Addition

to Household application and receive approval before allowing anyone to move into their unit).

- A household member, whose income was not included in RGI because they were a full-time student, is no longer a full-time student.
- A household member starts receiving Ontario Works or Ontario Disability Support Program (ODSP) financial assistance.
- A household member stops receiving Ontario Works or ODSP.
- An Ontario Works or ODSP benefit unit has a permanent increase in their non-benefit income.
- A household member has had their income taxes reassessed.

Households who fail to report any of the above eligibility or income changes at the time they occur may become ineligible for RGI if the change remains unreported at the time of the next annual RGI review.

In determining whether a household should become ineligible for RGI due to an unreported income change, the housing provider should consider the impact that the unreported change would have had on the amount of RGI payable had it been declared on time.

See [Chapter 4 Notice of Changes](#) for more information about reporting changes.

## **Failure to Provide Requested Information**

When a housing provider requests information or documentation, it should normally give the RGI household at least 30 calendar days to submit the information.

Housing providers may extend this deadline at any time.

RGI households that do not submit requested information by the deadline may become ineligible for RGI.

Housing providers are required to address situations where a household has not submitted information necessary to determine RGI eligibility or the amount of RGI payable as outlined in the most current Directive of the [Housing Provider Directives](#) section of the [County's website](#). Housing Providers may use one of the template letters in the [Housing Provider Portal](#) to request information from RGI households.

## **Pursuit of Income**

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An RGI household member may be required to pursue the following types of income to be eligible for RGI:

- Ontario Works
- Employment Insurance (EI) benefits
- Old Age Security (OAS), Guaranteed Income Supplement (GIS), and Ontario Guaranteed Annual Income Supplement (GAINS)
- Immigration sponsorship income

See [Chapter 5 Pursuit of Income](#) for more information about pursuit of income requirements.

## **Absence from Unit**

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An RGI household ceases to be eligible for RGI if all members of the household have been absent from the unit for either:

- 60 consecutive days, or
- 90 cumulative days in the preceding 12-month period.

Housing providers are required to have an Absence from Unit policy and address situations where a household has been absent from the unit longer than permitted in accordance with the most current Directive.

## **Exceptions for Medical Reasons**

Households who have been absent from their unit for a longer period continue to be eligible for RGI if the absence is due to:

- A temporary stay in a hospital or other acute health care facility
- Residential treatment in a substance abuse recovery program
- Alternate care of children due to a parent's temporary stay in hospital, an acute care facility or a residential treatment program
- Caring for another member of the household who is temporarily in hospital, an acute care facility or a residential treatment program

Exceptions due to medical reasons should be clearly documented on the household's file.

## Other Exceptions

Housing providers may approve an exception to the local absence from unit rules if the RGI household is temporarily absent from the unit to care for a family member – even if the family member is not part of the household. The reasons for the exceptions should be outlined in the housing provider policy and clearly documented in the household’s file.

Longer absences for other reasons may be permitted in exceptional circumstances with the approval of Housing Programmes. Reasons for the exception and details of the authority for the exception should be clearly documented in the household’s file.

## Notice

Housing providers must advise RGI households of the local absence rules and the housing provider policy at the time of move-in. Notice should include:

- a statement of the local absence rule limits, and
- a request that the RGI household advise the housing provider if they will be absent from their unit for an extended period.

## Divestment of Property

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RGI households cannot own residential property that is suitable for year-round occupancy and continue to be eligible for RGI. To remain eligible for RGI, a household that owns such property must sell or transfer it for fair market value within:

- 180 days of moving into an RGI unit; or
- 180 days of acquiring the property if the household acquired the property after moving into an RGI unit.

The housing provider may extend the deadline to sell or transfer the property if there are reasonable grounds for doing so.

The household must be notified of the requirement to divest property and of any extensions. Housing providers may use one of the templates in the [Housing Provider Portal](#) to give notice or request information from RGI households.

## 24 Months at Market Rent

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If a household’s RGI is set at maximum RGI (equal to the market rent or housing charge for the unit) they continue to be eligible for RGI although no subsidy is being paid.

If the household remains at maximum RGI for 24 consecutive months, the household becomes ineligible for RGI. During this 24-month period, RGI households are required to comply with all RGI eligibility requirements, including filing income tax returns, meeting asset limits and completing and returning information for annual RGI reviews.

When a household's RGI increases to maximum, they must be notified that they will become ineligible for RGI if their RGI remains at maximum for 24 consecutive months. This is not a decision of ineligibility. It is a notice of RGI change, and the household may appeal the change but not the 24-month rule.

If the RGI household remains at maximum RGI for 24 consecutive months, the housing provider will give notice that the RGI household is immediately ineligible for RGI – 90-days' notice is not required. The household is now treated as a regular market rent household and must be issued any applicable notice of rent increase.

For example,

A household has an annual review conducted in July 2024, which results in maximum RGI effective August 1, 2024. A notice of RGI change is sent that also explains the 24-month rule.

An annual review is conducted in July 2025. The household continues to meet all RGI eligibility criteria, and the calculation results in the new maximum RGI (in accordance with an annual increase to the market rent rates). A notice of change is sent with the new maximum RGI amount effective August 1, 2025.

Another annual review is conducted in July 2026. Again, the household continues to meet all RGI eligibility criteria, and the calculation results in the new maximum RGI. The household has remained at maximum RGI for 24 consecutive months and a loss of eligibility notice is sent effective immediately.

There was an annual increase to the market rent rate, so a notice of rent increase is also sent to the household in accordance with applicable legislation.

Housing providers may use one of the template letters in the [Housing Provider Portal](#) to give notice or request information from RGI households.

**NOTE:** The 24-month rule does not apply to loss of eligibility situations, or to Addition to Household applications that result in the household going to the market rent or housing charge. In these cases, the household is ineligible for RGI effective immediately.

## **Over Housed RGI Households**

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An RGI household that has been over housed for at least 12 months, and has been notified that they must move to a smaller unit, may become ineligible for RGI in their current unit if:

- they do not follow the over housed process as requested by their housing provider; or
- they refuse one offer for a smaller unit.

An over housed household may remain on the current housing provider's internal transfer list while also on the CWL for transfer.

Please see local rules in the [Housing Provider Portal](#) for more detailed information about over housed transfers.

## **Arrears**

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Applicants who owe arrears for rent, damages by a member of the household, or misrepresentation from a previous tenancy with a housing provider are ineligible for RGI. The arrears may have occurred when the applicant lived as part of an RGI or market household with a housing provider or a rent supplement landlord.

If the arrears are owed by a Special Priority applicant for a unit that they shared with the abuser, the applicant is responsible for repayment of only half the arrears to be eligible for RGI.

Ineligibility for arrears applies to new applicants, In-Situ RGI applicants and Addition to Household applicants. It does not apply to current RGI households.

All former household arrears must be reported to the County in accordance with the most current Directive.

## **Current RGI Households**

RGI households who owe arrears for their current tenancy remain eligible for RGI. These arrears are not reported to the CWL.

## **Notice Provisions**

All leases and housing agreements (RGI and market) must contain a provision regarding the sharing of information pertaining to arrears or misrepresentation. The provision must

specify that the household consents to the disclosure of personal information with respect to any money owing to the housing provider, or any orders of the Landlord and Tenant Board or a divisional court pertaining to arrears to:

- the County of Wellington;
- any municipal service manager or agency administering housing wait lists under the HSA;
- the Housing Services Corporation; or
- a credit information company.

The provision must also state that the purpose of the disclosure is for:

- the collection of arrears owing to the provider; and
- the determination of future eligibility for RGI if the household makes a future application in the province of Ontario.

Please see local rules in the [Housing Provider Portal](#) for additional information about arrears reporting.

## **RGI Ineligibility**

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Households must be notified in writing when they become ineligible for RGI stating:

- they are ineligible for RGI, including the reason for ineligibility;
- their rent or housing charge will increase to the market rent or housing charge on the first day of the month following 90 days from the date of notice; and
- they have a right to request a review (appeal) of the decision, including how to make the request.

See [Chapter 20 Notices](#) for more information about notice of RGI eligibility.

Please see local rules in the [Housing Provider Portal](#) for more detailed information about Review of Decisions.

## **Legislative References**

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[Ontario Regulation 367/11](#), s. 24, 25, 26, 28, 29, 30, 31, 32, 34, 35, 37, 38 and 39

## Chapter 2 **Income Limits**

### **Purpose**

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To set out the income limits for RGI applicants and households.

### **Overview**

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To be eligible for RGI, an applicant and households requesting In-Situ RGI must have annual adjusted family net income (AFNI) within the limits outlined in the most current Directive of the [Housing Provider Directives](#) section of the [County's website](#).

Income limits are updated periodically in accordance with changes to the household income limits set out in Schedule 2 of [Ontario Regulation 370/11](#).

Applicant Services and housing providers should ensure that they are using the income limits as set out in the most current Directive.

The County may determine that a household that exceeds the income limit remains eligible for RGI assistance if the County is satisfied that there are extenuating circumstances.

### **Income Included under Income Limits**

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Current and ongoing income that would normally be included in the calculation of RGI is considered under the income limits. This includes income that would normally be reflected on Line 23600 of the income tax assessment, such as:

- Employment income, including wages, salaries, commissions, bonuses, tips, gratuities, vacation pay, and remuneration as a dependent contractor (do not include strike pay)
- Net self-employment income (business, professional, commission, farming, fishing, and income from partnerships)
- Employment Insurance, including benefits for training if not a full-time student
- Workplace Safety and Insurance Board (WSIB) benefits that are reflected on Line 23600 of the income tax assessment
- Wage-loss replacement plan benefits or payments for sick leave, short-term & long-term disability or parental leave under a private or workplace insurance plan

- Veterans' benefits for income support or replacement (do not include amounts for disability or death of a war veteran due to war service)
- OAS, GIS, and GAINS
- Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) – excluding CPP or QPP child benefits
- Registered Retirement Income Fund (RRIF) and Registered Retirement Savings Plan (RRSP) income from T4RSP slips
- Private pensions, foreign pensions, and superannuation
- Interest, dividends and other investment income - excluding income from Tax-free Savings Account (TFSA) investments
- Annuities
- Net rental income
- Spousal support payments received (but not child support payments)

**NOTE:** There are some types of income that may not be reflected on Line 23600 that are still included under the income limits, such as foreign pensions and types of long-term disability benefits.

Net Registered Disability Saving Plan (RDSP) payments, Canada Disability Benefit payments, one-time lump sum payments, income tax credits or benefits, children's benefits, child support payments, or social assistance payments from Ontario Works or ODSP are not included under the income limits.

## **Excluded Income**

The following types of income are excluded from the calculation of RGI and the income limits:

- Income of full-time students
- CPP and QPP child benefits
- Child support payments
- Continued Care and Support for Youth (CCSY)
- Indigenous Settlement payments
- Canada Disability Benefit payments

## Excluded Lump Sum Payments

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RGI households may receive lump sum payments. The following lump sum payments are usually excluded from having retroactive RGI calculations applied:

- CPP and CPP-Disability (CPP-d)
- OAS/GIS/GAINS
- ODSP
- WSIB

Once the housing provider is informed of the new income, they simply calculate the new RGI using the increase/decrease notice rules. No retroactive RGI is calculated or collected using these types of lump sum payments, unless the payment was a result of the household failing to pursue OAS/GIS/GAINS income as required.

## Verification

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Income limits apply to applicant households to determine eligibility for placement on the CWL or for the offer an RGI unit, and to households requesting In-Situ RGI.

Applicant Services will review income at the time of application and annually after placement on the CWL but is not required to verify income. Applicant Services may request confirmation at its discretion.

Housing providers must verify income at the time of offer from:

- Proof of Income Statement from the Canada Revenue Agency (CRA);
- Notice of Assessment (NOA); or
- proof of income from source if the tax-based net income amount does not accurately reflect the current average income.

If the household's income at the time of offer exceeds the income limits, the housing provider withdraws the offer of housing.

## Legislative References

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[Housing Services Act](#), s. 42

[Ontario Regulation 367/11](#), s. 32.4

[Ontario Regulation 370/11](#), Schedule 2

## Chapter 3 **Asset Limits**

### **Purpose**

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Establish asset limits for RGI households and RGI applicants and set out verification standards for assets.

### **Overview**

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The County has established a local eligibility rule limiting the amount of assets that a household may have and still be eligible for RGI. This is referred to as the asset limit. The asset limits (other than excluded assets as outlined below) are:

- \$50,000 for a single person household; and
- \$75,000 for a household with more than one person.

Asset limits apply to most RGI applicants and households. Asset limits do not apply if all members of the household receive either basic financial assistance from Ontario Works or income support from ODSP.

The County may determine that a household that exceeds the asset limit remains eligible for RGI assistance if the County is satisfied that there are extenuating circumstances.

### **Verification of Assets**

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Housing providers must verify all assets at the time of offer. Bank account balances are verified per a financial statement showing the current balance, which may be an online statement.

If the household's assets at time of offer exceed the assets limits, the housing provider withdraws the offer of housing.

Housing providers are not required to verify assets at annual RGI review unless one of the following apply:

- the total value of all household assets is \$30,000 or more (including excluded assets);
- the RGI household has declared a material change in the value or type of assets since the last annual RGI review; or
- the RGI household has disposed of an asset or liquidated property.

Applicant Services is not required to verify assets but may do so at its discretion. The County may require verification of assets by an RGI household at any time.

## **Excluded Assets**

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Subsection 32.5 of [Ontario Regulation 367/11](#) excludes certain assets from consideration under the local asset limits. The County also excludes government compensation payments under the local asset limits.

The following types of assets are excluded when determining the total assets of the household in relation to the asset limits.

### **Business assets**

- Tools of the trade which are essential to continue employment
- Business assets that are necessary for the operation of a business, up to a limit of \$20,000 per business

### **Compensation payments**

- An amount received as damages or compensation for:
  - pain and suffering due to the injury or death of a household member
  - expenses incurred as a result of the injury or death of a household member
- A government compensation payment received under any of the following schemes:
  - Helpline Reconciliation Model Agreement
  - Multi-Provincial/Territorial Assistance Program Agreement
  - Grandview Agreement
  - Ontario Hepatitis C Assistance Plan
  - 1986-1990 Hepatitis C Settlement Agreement
  - Walkerton Compensation Plan
  - compensation for sterilization from the Government of Alberta
  - Extraordinary Assistance Plan (Canada)
  - government compensation payments related to settlement claims and other awards for Indigenous peoples

## **Disability related funds**

- A trust fund of up to \$100,000 for a disabled person if the fund was derived from an inheritance or a life insurance policy
- An RDSP for a member of the household
- Funds that are held in a discretionary trust that are not in the control of the disabled person (e.g. Henson Trust)

## **Educational assets**

- A portion of a payment received through Ontario Works under the Learning Earning and Parenting Program (LEAP) that is to be used for the member's post-secondary education
- A Registered Education Savings Plan (RESP)

## **Investments and retirement savings**

- RRIF and RRSP (employer derived or self-started)
- Locked-In Retirement Accounts (LIRA) such as:
  - Life Income Fund (LIF)
  - Life Retirement Income Fund (LRIF)
  - a life or survivor annuity
- Funds held in relation to an asset building initiative of the County of Wellington

## **Personal possessions**

- Motor vehicles that are not used primarily for the operation of a business, to a limit of one vehicle per household member
- Clothing, jewelry or other personal effects (does not include items that are used as investments, such as gold)
- Furniture, appliances, furnishings and decorative items (excluding business assets) located in accommodation occupied by the household

## Other

- Prepaid funeral
- Cash surrender value of a life insurance policy up to \$100,000 for the household
- Funds obtained by loans or credit

## Exception

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Despite the implementation of Asset Limits in 2013, RGI households with assets above the limit prior to November 14, 2013 will not lose their eligibility for RGI assistance based on non-compliance with the asset limits. This means that they remain eligible for RGI even if their assets are above the current asset limit.

Any additional assets acquired after November 14, 2013, including any amounts from the growth to the original asset, are not excepted.

If an RGI household with an exception subsequently falls below the current asset limit, they will no longer have the exception, and current asset limits will apply.

Housing providers should clearly note on an RGI household's file that they are subject to this exception.

## Legislative References

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[Housing Services Act](#), s. 42

[Ontario Regulation 367/11](#), s.32.5

## Chapter 4 Notice of Changes

### Purpose

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To establish the requirements for RGI households to give notice of changes to information and documents pertaining to their RGI eligibility.

### Overview

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RGI households may be ineligible for RGI if they fail to notify their housing provider of:

- a change to information or documents previously provided to determine RGI eligibility, or
- specified changes in income.

### Changes to Information or Documents

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RGI households must report a change in information or documents previously provided to determine RGI eligibility **within 30 calendar days**. This may include changes to status in Canada, significant changes in assets, or changes to other information or documents specifically related to RGI eligibility. It does not include most changes in income. Notice may be made verbally or in writing. If a document has changed, the RGI household must provide a copy.

RGI households who fail to report a change at the time it occurs may be deemed ineligible for RGI if the change remains unreported at the time of the next annual RGI review.

### Changes to Income

RGI households are not required to report most changes in income until their next annual review, including increases in income.

However, RGI households must report the following changes **within 30 calendar days**:

- A permanent change in household composition (households are required to complete an Addition to Household application and receive approval before allowing anyone to move into their unit)
- A household member, whose income was not included in RGI because they were a full-time student, is no longer a full-time student

- A household member starts receiving Ontario Works or ODSP
- A household member stops receiving Ontario Works or ODSP
- An Ontario Works or ODSP benefit unit has a permanent increase in their non-benefit income
- A household member has had their income taxes reassessed

RGI households who fail to report any of the above income changes at the time they occur may be deemed ineligible for RGI if the change remains unreported at the time of the next annual RGI review.

In determining whether the household should be deemed RGI ineligible, the housing provider should consider the impact that the unreported change would have had on the amount of RGI payable had it been declared on time. The household should remain RGI eligible if the unreported change would have resulted in:

- no change in RGI;
- an RGI decrease; or
- an RGI increase that was not material (e.g. an increase in AFNI of less than 20 per cent).

### **Extenuating Circumstances**

A housing provider may continue or reinstate RGI eligibility if they are satisfied that the change was not reported due to extenuating circumstances. This must be clearly documented on the RGI household's file.

### **Alternative Providers**

Alternative housing providers who serve the homeless or hard to house households may waive this reporting requirement at their discretion. The reasons for the waiver must be clearly documented in the household's file.

### **Retroactive Changes**

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RGI households who do not report income changes in a timely manner may have their RGI retroactively recalculated. This may occur at or before the time of the next annual RGI review.

A retroactive RGI increase is implemented on the first day of the month following the change, and may be required if:

- a new household member moves in with income;
- a household member ceases to be a full-time student, and that person also has ongoing income that had previously been excluded from RGI due to their student status for at least 6 months; or
- a household member has had their income taxes reassessed and the change in net income is material.

If the resulting increase in RGI is not material, it is not implemented retroactively (e.g. an increase in AFNI of less than 20 per cent, or the RGI increase is less than \$10).

RGI decreases are not implemented retroactively if the change is not reported at the time it occurred.

See [Chapter 18 In-Year RGI Reviews](#) for more information about retroactive changes.

## **Legislative References**

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[Housing Services Act](#), s. 42, 52

[Ontario Regulation 367/11](#), s. 28, 60

[Ontario Regulation 316/19](#), s. 11

## Chapter 5 Pursuit of Income

### Purpose

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To set out guidelines to assist in determining when an RGI household should be required to pursue income.

### Overview

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RGI households may be required to pursue the following types of income to continue to be eligible for RGI:

- Ontario Works
- Employment Insurance benefits
- OAS, GIS and GAINS
- Immigration sponsorship income

The housing provider determines when it is and is not appropriate for an RGI household member to pursue any of these types of income. In making this decision, the housing provider should consider whether pursuing the income will reasonably and significantly:

- increase the RGI household's income to ensure it is sufficient to meet their needs, including the payment of the rent/housing charge; and
- reduce the RGI subsidy payable by the County.

RGI households who have been advised to pursue income and do not make reasonable efforts to obtain it may be deemed ineligible for RGI.

RGI applicants are not required to pursue income while on the CWL or at the time of offer. If the household has no income at the time of offer, the RGI is set at the minimum rent. The household will be required to pursue applicable income sources once they begin receiving RGI subsidy. If the household is successful in obtaining the income, the applicable rules for in-year RGI reviews apply.

Although RGI households are not required to pursue child support or spousal support income as a condition of continued RGI eligibility, housing providers may want to provide them with information about resources that can help them pursue this income if they choose to do so.

## **RGI Adjustments Pending Income**

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Households who have had a decrease in income and are subsequently required to pursue income will not have their RGI reviewed and decreased until a decision has been reached on the pending income.

For example, a household member who loses their job and is required to pursue EI or Ontario Works will continue to be charged RGI based on their previous earnings until a decision has been reached on their EI or Ontario Works application.

## **Notice to Pursue Income**

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If an RGI household is required to pursue other income, the housing provider must give the household written notice:

- stating the type of income that the RGI household member may be eligible to receive;
- requesting that the RGI household member apply for the income and make reasonable efforts to obtain the income; and
- giving the household at least 30 days to report back on the results of the application.

The housing provider may extend this deadline at any time by doing so in writing.

## **RGI Ineligibility**

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Once a decision about the application for income is reached, the RGI household must provide proof of:

- the amount and start date of the new income; or
- the reason they are ineligible for the income.

RGI households may be ineligible for RGI if they do not:

- respond to the written notice to pursue income;
- provide proof of the outcome of an application on which a decision has been reached; or,
- make reasonable efforts to obtain the income within the time frame set out in the notice.

Reasonable efforts include making the application for income and providing all supplementary information that is required to support the application.

The housing provider may determine that an RGI household continues to be eligible for RGI if there are extenuating circumstances that interfered with the RGI household's attempts to pursue or to obtain the income.

## Ontario Works

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Ontario Works provides financial and employment assistance to low-income people and their families. Financial assistance is issued for and determined according to the needs of the entire family unit in the household.

RGI households who may be eligible for Ontario Works will not normally be required to apply for this income unless one or more of the following apply:

- The RGI household is paying minimum rent, including full-time students
- The total non-benefit income of the family has been well below the applicable Ontario Works non-benefit income limit for at least three months
- The RGI household has low income and is in arrears

The following people are not required to make an application for Ontario Works even if the above criteria are met:

- A person pending another source of income (e.g. EI)
- A single person (student) who is receiving OSAP
- A single person or family with assets that exceed the allowable limits under Ontario Works

Ontario Works asset limits are prescribed in section 38 of [Ontario Regulation 134/98](#) of the Ontario Works Act, and current Ontario Works asset limits are set out in [Chapter 22 Resources](#).

**NOTE:** Households are not required to pursue ODSP income. However, if a household is not complying with ODSP requirements and their assistance is terminated, they can be required to pursue Ontario Works.

## **Ontario Works and Employment Participation**

People applying for or receiving Ontario Works must participate in employment assistance activities. This might include job searches, employment information sessions, community participation (unpaid), employment placement (paid), self-employment support, basic education and training programs, and literacy assessment and training.

Ontario Works recipients complete individual Participation Agreements which set out the types of employment assistance activities that they must do. Participation Agreements are reviewed regularly for compliance, and people who are found to be non-compliant may be made ineligible for Ontario Works or have the amount of their assistance reduced.

An RGI household who is made ineligible for Ontario Works due to non-compliance (e.g. failure to participate in employment assistance activities set out in a Participation Agreement) is not making reasonable efforts to obtain Ontario Works income and may be ineligible for RGI.

Before making an RGI household ineligible for failure to pursue Ontario Works due to non-compliance, the housing provider should give the household an opportunity to rectify this with Ontario Works.

## **Dependants' Requirement to Pursue Ontario Works**

Dependants under the age of 18 do not qualify for Ontario Works in their own right and are not required to apply.

Dependants over the age of 18 who live with their parents are not generally entitled to receive Ontario Works assistance in their own right – even if they have been removed from their parents' Ontario Works or ODSP benefit unit. To be eligible in their own right, the dependant must be determined to be “financially independent” of their parents.

Ontario Works considers a person living with their parents to be financially independent if any of the following apply:

- They live with their spouse, common-law spouse or same-sex partner, or have done so in the past
- They currently receive or have received OSAP as a sole support student
- They have had income greater than the Ontario Works entitlement for a single person for a cumulative period of at least two years
- There has been a cumulative period of at least two years where their basic needs and

shelter were provided by a source other than their parent, an institution or social assistance

- They have lived away from their parental home for a cumulative period of at least two years after turning 18 years old
- They have not attended secondary school for at least five years
- They have a university degree or college diploma
- They are a parent with current or past custody of their child

Dependants over the age of 18 are only required to apply for Ontario Works in their own right if they have no income and meet at least one of the above requirements of financial independence.

Dependants over the age of 18 are not required to apply for Ontario Works if they are full-time students even if they meet the test for financial independence.

## **Application Process**

RGI households can apply for Ontario Works by telephone or [online](#). The applicant must provide supporting documents for all members of the family unit including proof of:

- dates of birth and status in Canada;
- social insurance numbers (SIN);
- health card numbers;
- income and assets; and,
- shelter costs (e.g. rent, housing charge, utilities).

Ontario Works generally makes an eligibility decision within 4 to 7 days of the application. If the household is eligible, they will be issued their first Ontario Works payment and a Statement of Assistance. If the household is ineligible, they will be notified in writing.

See [Chapter 22 Resources](#) for additional information about how to apply for Ontario Works.

## **Notice to Pursue Ontario Works**

If an RGI household is required to pursue Ontario Works income, the housing provider

will give the household written notice:

- stating they may be eligible for Ontario Works;
- advising them to apply for Ontario Works, including information about how to apply;
- giving them at least 10 days to report back to the housing provider about the results of the application, and advising that they may be ineligible for RGI if they do not report back by this date; and,
- advising them of the amount of RGI payable should they start to receive Ontario Works.

If requesting that a dependant over the age of 18 apply for Ontario Works, the housing provider should ensure the notice is specific to the dependant's responsibilities and sets out the dependant's potential portion of the RGI only.

Housing providers may use one of the template letters in the [Housing Provider Portal](#) to request information from RGI households.

## **Follow-Up for Ontario Works**

RGI households that were required to apply for Ontario Works must provide a copy of their Ontario Works Statement of Assistance or a letter from Ontario Works confirming that they are eligible, including the names of all members of the benefit unit and the net amount of Ontario Works issued.

RGI households that are denied Ontario Works must provide a letter from Ontario Works confirming the date that they were deemed ineligible and the reason for ineligibility.

RGI households are deemed not to making reasonable efforts to obtain Ontario Works, and may be determined ineligible for RGI, if they were made ineligible for Ontario Works for any of the following reasons:

- Failure to provide information
- Non-compliance (see Ontario Works and Employment Participation above)
- Choosing to discontinue application
- Unable to contact
- Voluntary withdrawal

Before making a decision of RGI ineligibility for any of the above reasons, the housing provider should first give the RGI household an opportunity to rectify this with Ontario Works. This must be done in writing with a clear deadline of when the household is required to report back to the housing provider.

RGI households who fail to initiate an application within 30 days may be deemed ineligible for RGI.

The housing provider may extend the deadline to apply for or to follow up with Ontario Works if there are extenuating circumstances that interfered with the RGI household's attempts to do so. The provider should extend all deadlines in writing.

## **Old Age Security**

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People who are 65 years of age or older are required as a condition of their RGI eligibility to apply for the following federal and provincial benefits:

- Old Age Security (OAS)
- Guaranteed Income Supplement (GIS)
- Guaranteed Annual Income Supplement (GAINS)

The OAS pension is a federal monthly benefit payable to people aged 65 and over who have lived in Canada for at least 10 years. Some seniors who have lived in Canada for less than 10 years may qualify for a reduced pension if Canada has a social security agreement with the other country where they lived.

GIS is a federal non-taxable monthly benefit paid to recipients of an OAS pension who have low income. GIS payments may begin in the same month as OAS pension payments and are assessed annually.

GAINS is a provincial supplement that may be paid in addition to OAS and GIS to low-income seniors. It is assessed annually and is linked to the amount of the GIS payment.

## **OAS Application Process**

RGI household members may apply for OAS up to eleven months before they turn 65.

- Some people are automatically enrolled for OAS in the month after they turn 64. Service Canada sends a letter to confirm this. They do not need to apply.
- Some people will receive notice from Service Canada in the month after they turn 64

that they may be eligible for OAS. They will receive an application to mail back to Service Canada or they can apply online.

RGI household members who did not receive a letter from Service Canada in the month after they turn 64, can apply online or print the application form from the OAS section of the Service Canada website at [www.canada.ca/oas](http://www.canada.ca/oas).

## **GIS Application Process**

Low-income seniors may apply for the GIS if they are receiving OAS or if they have applied for OAS.

Seniors who have not yet applied for OAS can indicate on their application that they also want to apply for GIS. Seniors who are automatically enrolled for OAS in the month after they turn 64 will also be automatically enrolled for GIS.

Seniors who were not automatically enrolled for OAS and GIS can apply online or print the application form from the OAS section of the Service Canada website at [www.canada.ca/oas](http://www.canada.ca/oas).

Seniors who have already applied for OAS (but did not indicate that they want to apply for GIS) or who are already receiving OAS should apply for GIS right away to avoid any loss of benefits.

RGI household members who are receiving OAS but not GIS can apply online or print the GIS application form from the GIS section of the Service Canada website at [www.canada.ca/gis](http://www.canada.ca/gis).

RGI household members may have their GIS stopped if they have:

- not filed their income tax return by April 30 each year;
- not provided requested proof of income by June 30 each year;
- left Canada for more than six consecutive months;
- had an increase in income above the maximum annual amount to qualify for GIS;
- been incarcerated for a sentence of two years or longer; or,
- died.

Housing providers should follow up with RGI households who were receiving GIS and have ceased to be eligible. If GIS has ceased because the RGI household member failed

to file income taxes or provide proof of income, they should be advised to do so and contact Service Canada to have their GIS reinstated. No RGI adjustments should be made pending the outcome of the new GIS assessment.

RGI household members should notify Service Canada and request a GIS reassessment if they have had a decrease in income from their previous tax year due to a retirement or a reduction or cessation of pension income.

## **GAINS**

OAS/GIS recipients will be automatically assessed for GAINS eligibility based on information in their annual income tax form. No application is necessary, but applicants must file their income taxes annually.

### **Notice to Pursue OAS/GIS Before Age 65**

RGI household members can apply for OAS/GIS as early as 11 months prior to their 65th birthday. However, they cannot be determined RGI ineligible for failure to apply for OAS/GIS before they turn 65 years old.

OAS and GIS applications can take time to process. When an RGI household member turns 64, the housing provider should notify them that they are eligible to apply for OAS/GIS and encourage them to apply as soon as possible. The housing provider should follow up for the results of any application. This will help ensure timely receipt of these benefits and allow for appropriate notice of RGI changes.

However, the housing provider cannot require pursuit of OAS/GIS income until the applicant turns 65 years old.

### **Notice to Pursue OAS/GIS After Age 65**

RGI household members should be encouraged to apply for OAS/GIS the month after they turn 64 years old. If an RGI household member turns 65 and is not receiving OAS/GIS, the housing provider should give them notice:

- stating that they must apply for OAS and/or GIS;
- stating that they must notify the housing provider as soon as they start receiving OAS and/or GIS;
- stating that they may be required to pay retroactive RGI if they receive OAS and/or GIS for a past period; and

- giving the household member at least 10 days to report back with proof of the application.

Housing providers may use one of the template letters in the [Housing Provider Portal](#) to request information from RGI households.

## **Follow-up for OAS/GIS**

RGI household members who have failed to initiate an OAS/GIS application within 30 days may be deemed ineligible for RGI.

The housing provider may extend the deadline to apply for OAS/GIS if there are extenuating circumstances that interfered with the RGI household member's attempts to do so. The provider must extend all deadlines in writing.

The RGI household member must also provide proof of their OAS/GIS as soon as they start to receive it.

If the RGI household member is ineligible for OAS or GIS because they have lived in Canada for less than 10 years, they should be encouraged to follow up with Service Canada to determine if they may be eligible under a social security agreement with another country.

Seniors who are eligible for GIS and GAINS must also file their income tax every year to ensure that these benefits are not interrupted. If GIS and GAINS payments are suspended because the household member failed to file their income tax return, the housing provider should advise them to file the return, but RGI will continue to be calculated as though the GIS and GAINS are still in pay pending reassessment of the GIS and GAINS.

## **OAS and My Service Canada Account**

The Service Canada website has a feature called My Service Canada Account which allows people to view and update information concerning their OAS/GIS.

Housing providers should encourage RGI household members to use the My Service Canada Account to show proof of their OAS/GIS eligibility when approximated net income is used in the RGI calculation.

RGI households can find more information or register for an account at [Service Canada](#).

## **Employment Insurance (EI)**

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EI benefits are available to people who have paid into the program and are now unemployed. EI benefits may be paid for:

- loss of employment;
- maternity or parental leave;
- temporary unemployment due to sickness or accident; or
- temporary leave from work to provide compassionate care/support to a gravely ill relative.

RGI household members who stop employment either permanently or temporarily are required to apply for EI benefits as a condition of their RGI eligibility. RGI will continue to be based on previous employment income pending EI income.

### **EI Application Process**

RGI household members can apply for EI benefits as soon as they stop working, even if they have not yet received their Record of Employment (ROE) from their employer. There is a one-week unpaid waiting period before EI benefits begin to be paid on all new claims.

RGI household members can apply for EI online at the Employment Insurance section of the Service Canada website at [www.canada.ca/ei](http://www.canada.ca/ei) or in person at a Service Canada Centre.

See [Chapter 22 Resources](#) for additional information about how to apply for EI, including a list of Services Canada Centres in the County of Wellington.

### **Notice to Pursue EI**

If an RGI household member's employment ends for any reason, the housing provider will give them notice:

- stating they may be eligible for EI;
- advising them to apply for EI and where they can apply;
- giving them at least 30 days to report back to the housing provider about the results of the application; and,

- advising that they may be ineligible for RGI if they do not report back by this date.

Housing providers may use one of the template letters in the [Housing Provider Portal](#) to request information from RGI households.

## **Follow-up for EI**

EI claims are generally determined within 4 to 8 weeks of the application. Housing providers must follow up with the RGI household member for the results of their EI application. They must provide information from Service Canada stating either:

- they are eligible for EI, and indicating the amount of their weekly payments and the start date of their claim (e.g. EI payment stub, notice of benefits); or
- they have been denied EI and indicating the reason for ineligibility.

RGI household members who are ineligible for EI are required to apply for Ontario Works (see above). RGI will continue to be based on previous employment income pending the outcome of the Ontario Works application.

RGI household members who fail to initiate an EI application within 30 days may be deemed ineligible for RGI.

The housing provider may extend the deadline to apply for EI if there are extenuating circumstances that interfered with the RGI household member's attempts to do so. The provider must extend all deadlines in writing.

## **EI and My Service Canada Account**

The Service Canada website has a feature called My Service Canada Account which allows people to view and update information concerning their EI claim. If the person's employer submitted the ROE electronically to Service Canada, this can also be accessed through this website by the employee.

Housing providers should encourage RGI household members to use the My Service Canada Account to get information about their EI claim and ROE when approximated net income is used in the RGI calculation.

RGI households can find more information or register for an account at [Service Canada](#).

## **Immigration Sponsorship Income**

Some RGI households may have been sponsored to immigrate to Canada. Sponsorship

is a legal undertaking in which the sponsor agrees to provide financial support for basic requirements (e.g. food, clothing, shelter, etc.) for the sponsored person and their dependants.

Sponsored immigrants are permanent residents of Canada. They may have been sponsored to come to Canada by a family member (e.g. a spouse or parent), or they may have been a refugee who was resettled from outside of Canada.

Some sponsored immigrants may be required to pursue support from their sponsor if the sponsor does not live with them and:

- the RGI household is paying minimum rent; or
- the RGI household has low income and is in arrears.

Sponsored immigrants who become Canadian citizens before the end of their sponsorship agreement may still be expected to pursue support from their sponsor.

## **Family Class Immigrants**

Family class immigrants are sponsored by a relative to come to Canada. Sponsorships can be in place for 3 to 20 years depending on the age of the sponsored person and their relationship to the sponsor. Spouses are normally sponsored for three years.

Sponsorships are unconditional in that the sponsor still has a legal obligation to support the sponsored person even if their relationship breaks down (e.g. divorce).

A sponsorship agreement does not set out a specific amount of financial support to be paid, but the undertaking ensures that the sponsored person does not have to apply for social assistance. If a sponsored person starts to receive Ontario Works, the sponsor may have to repay the assistance issued on behalf of that person, and they may not be able to sponsor someone else in the future.

There are no such penalties if a sponsored person receives RGI assistance, and there is no way to collect back RGI assistance from the sponsor.

Family class immigrants should be first asked to pursue income from their sponsor before being required to pursue Ontario Works. If the RGI household would not otherwise be required to apply for Ontario Works (see Ontario Works section above), they are not required to pursue support from their sponsor (e.g. they have sufficient income to support themselves).

## **Family Class Immigrants – Notice**

If a family class immigrant is required to pursue sponsorship income, the housing provider should document the name, address and telephone number of the sponsor in the household file, and then give notice to the RGI household:

- stating they must either pursue support from their sponsor or apply for Ontario Works;
- advising that if they apply for Ontario Works, their sponsor may be required to repay this financial assistance and may be prevented from sponsoring other people in the future; and,
- giving them at least 10 days to report back to the housing provider about their sponsor's response.

Housing providers may use one of the template letters in the [Housing Provider Portal](#) to request information from RGI households.

If the RGI household does not respond or reach an agreement with their sponsor within 30 days, they should be required to pursue Ontario Works (see above).

The housing provider may extend the deadline to obtain sponsorship income if there are extenuating circumstances that interfered with the RGI household's attempts to do so. The provider must extend all deadlines in writing.

## **Family Class Immigrants – Exceptions**

Housing providers may waive an RGI household's obligation to pursue sponsorship payments if:

- the sponsor is in receipt of financial assistance through Ontario Works or ODSP;
- the sponsor is in receipt of OAS, GIS or GAINS;
- the pursuit of support may place a special priority applicant at risk of further abuse because the sponsor is the abuser; or
- the sponsor is deceased.

The housing provider should document the reason for the exception and review this annually as required.

## **Refugees**

Resettlement is the term used by Citizenship and Immigration Canada (CIC) to describe the legal process of bringing a refugee to Canada to live as a permanent resident.

Refugees may be sponsored under the Refugee and Humanitarian Resettlement Program by the federal government, a community group or a group of private citizens. Sponsorships usually last for one year.

Sponsoring groups promise to support the refugee and provide funds equivalent to at least the minimum amount of social assistance for the household. This is called resettlement assistance. Refugees are not eligible for Ontario Works while they are eligible to receive resettlement assistance.

Refugees who apply from within Canada (i.e. refugee claimants) are not sponsored and may be eligible for Ontario Works.

## **Refugees – RGI Amount**

Households who were sponsored under the Refugee and Humanitarian Resettlement Program should be charged RGI at the greater of:

- 30 per cent of their AFNI, or
- the equivalent of the Ontario Works scale amount that would otherwise be applied to a family of their size.

During the term of their sponsorship, the RGI household should be referred to their sponsoring group if their income or resettlement assistance is insufficient to meet their needs.

## **Support Income**

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RGI households may choose to pursue child support or spousal support at their discretion. Pursuit of child support or spousal support income is not a condition of continued RGI eligibility.

### **Child Support Income**

Child support income is not part of AFNI and is not included in the calculation of RGI. RGI households who may be entitled to child support payments from an absent parent are not required to pursue support income as a condition of continued RGI eligibility. RGI households may choose to pursue child support at their discretion.

See [Chapter 22 Resources](#) for resources for households who want to voluntarily pursue child support income.

## **Spousal Support**

In some circumstances, a person may have an obligation to pay support for a spouse from whom they have separated or divorced. Spousal support can be an extremely complex matter, and RGI households are not required to pursue spousal support as a condition of continued RGI eligibility. RGI households may choose to pursue spousal support at their discretion.

See [Chapter 22 Resources](#) for additional information about Legal Aid and other resources for households who want to voluntarily pursue spousal support income.

Housing providers should follow up with RGI households that choose to pursue spousal support to ensure all agreements and income are declared for RGI.

## **Legislative References**

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[Housing Services Act](#), s. 42(1), 58

[Ontario Regulation 367/11](#), s. 31, 67

## Chapter 6 **RGI Calculation - Overview**

### **Purpose**

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To provide an overview of the steps to calculate RGI.

### **Overview**

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RGI is calculated as follows:

- Step 1** Verify AFNI of each family unit and benefit unit in the household – excluding the income of all full-time students.
- Step 2** Calculate the base RGI for each family unit and benefit unit in the household using the appropriate method.
- Step 3** Add these amounts to determine the base RGI for the household, rounding to the nearest whole dollar.
- Step 4** Adjust the base RGI for extra charges and allowances for utilities, services and heating.
- Step 5** Compare the final amount to the minimum and maximum RGI amount for the unit and adjust as required.
- Step 6** Add additional charges such as parking, co-op sector support, etc.
- Step 7** Determine pro-rated RGI amounts for partial months, where applicable.
- Step 8** Notify the household of the amount of RGI payable.

### **Adjusted Family Net Income**

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AFNI is the annual net income of all members of a family unit or benefit unit – excluding the income of full-time students. A person's annual net income can be determined using either:

- Tax-based net income, or
- Approximated net income.

If the person has or had an RDSP, any net income from the RDSP is excluded from their net income.

AFNI is divided by 12 to find the monthly amount to be used in the calculation of RGI.

AFNI is further adjusted to exclude current social assistance income to determine the non-benefit income of Ontario Works and ODSP benefit units.

See [Chapter 7 Adjusted Family Net Income](#) for more information about calculating AFNI.

## **Tax-based Net Income**

Tax-based net income is the net income amount from a person's income tax return as assessed by the CRA. This amount is set out on Line 23600 of the income tax assessment.

Tax-based net income should be used in determining AFNI whenever possible. If the amount of the tax-based net income does not reasonably reflect the average amount of income expected to be received over the following 12 months, approximated net income may be used.

Tax-based net income is verified using either the:

- Proof of Income Statement from the CRA, or
- Notice of Assessment (NOA).

See [Chapter 8 Tax-Based Net Income](#) for more information about calculating tax-based net income.

## **Approximated Net Income**

Approximated net income is the amount that best approximates a person's net income for the next 12-month period, calculated and adjusted in a manner similar to tax-based net income to best reflect what would normally be included on Line 23600 of the income tax assessment.

Approximated net income is used when tax-based net income is not available or does not accurately reflect the current average income amount declared by the RGI household.

Approximated net income is verified at source. It must come from the employer or organization that issues the income and provide sufficient information to allow for an annualized approximation of the net income that is anticipated to be received over the 12-month period following the RGI review.

See [Chapter 9 Approximated Net Income](#) for more information about calculating approximated net income.

## Non-Benefit Income

For Ontario Works and ODSP benefit units, the monthly AFNI amount is decreased by the current monthly net social assistance amount to determine non-benefit income.

- If AFNI is determined based on tax-based net income, non-benefit income is determined by deducting the current monthly net social assistance income from the monthly AFNI (i.e. Line 23600 of the income tax assessment divided by 12 months). See [Chapter 8 Tax-Based Net Income](#) for more information about calculating non-benefit income using tax-based net income.
- If AFNI is determined based on approximated net income, all Ontario Works and ODSP payments are excluded, leaving only non-benefit income.

The amount of non-benefit income is used to determine the method of RGI calculation for Ontario Works and ODSP benefit units.

## Methods of RGI Calculation

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RGI is calculated separately for each family unit or benefit unit in the household and then added together to get the base RGI for the household.

A family unit can be a single person, a single person with children, or a couple with or without children. Family units that receive social assistance from Ontario Works or ODSP are called benefit units.

RGI is calculated for each family unit or benefit unit within the household using one of two basic methods.

**Method 1** is based on 30 per cent of the AFNI – excluding the income of full-time students.

**Method 2** is based on set rent scales for social assistance recipients or benefit units.

Normally only one method is used for the household; however, where part of the family is a benefit unit and part of the family is not, or where there is more than one family unit in the household, a portion of the RGI is calculated separately for each family unit or benefit unit and then added together to get the base RGI for the whole household.

For example:

Thelma lives with her daughter, Tammy (age 27) and Tammy's two children, age 5 and 6. Tammy receives Ontario Works for herself and her children. Thelma receives CPP.

- This household consists of one family unit (Thelma) and one Ontario Works benefit unit (Tammy and her children).
- Use Method 1 to determine Thelma's portion of the base RGI.
- Use Method 2 to determine Tammy and her children's portion of the base RGI.

Brad and Angie live with their son Tom (age 26). Tom has earnings, and Brad and Angie receive ODSP as a couple. Tom is not included in their ODSP budget.

- This household consists of one ODSP benefit unit (Brad and Angie) and one family unit (Tom).
- Use Method 1 to determine Tom's portion of the base RGI.
- Use Method 2 to determine Brad and Angie's portion of the base RGI.

A household consists of three unrelated single people – Jim, John and Todd. Both Jim and John receive ODSP as a single person. Todd receives CPP-d benefits only.

- This household consists of two ODSP benefit units (Jim and John respectively) and one family unit (Todd).
- Use Method 1 to determine Todd's portion of the base RGI.
- Use Method 2 to determine Jim's portion of the base RGI.
- Use Method 2 to determine John's portion of the base RGI.

## **Method 1 – 30 Per Cent of AFNI**

**Method 1** is based on 30 per cent of the AFNI. AFNI is the total net income of all members of the household – excluding the income of full-time students.

AFNI is further adjusted for employment exemptions if the family unit or benefit unit has employment related income.

This method is used for family units that do not receive Ontario Works or ODSP. It is also used when the social assistance rent scales do not apply to an Ontario Works or ODSP benefit unit under Method 2.

See [Chapter 11 Calculating RGI Per AFNI](#) for more information about calculating RGI for family units and benefit units using AFNI.

## Method 2 – Social Assistance Rent Scales

**Method 2** is based on set rent scales for social assistance benefit units. It is used when all or part of the household is a recipient of Ontario Works or ODSP.

The social assistance rent scales are based on the size and type of the benefit unit and are different for Ontario Works and for ODSP. The benefit unit is defined by the Ontario Works or ODSP office and may or may not include all members of the household.

RGI for Ontario Works benefit units is calculated according to one of two Ontario Works rent scales set out in [Ontario Regulation 316/19](#):

- Table 1 – rent scales for single parent families receiving Ontario Works
- Table 2 – rent scales for all other Ontario Works benefit units.

RGI for all ODSP benefit units is calculated according to the ODSP rent scale set out in Table 3 of [Ontario Regulation 316/19](#).

See [Chapter 12 Ontario Works Benefit Units](#) and [Chapter 13 ODSP Benefit Units](#) for more information about calculating RGI for Ontario Works and ODSP benefit units.

## Utility Adjustments

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Utility adjustments are based on scales set out in [Ontario Regulation 316/19](#). Utility adjustments reflect the size of the unit, the utilities and services provided by the housing provider, and additional charges paid by the household. The scales set out:

- **Extra charges** that are added to the base RGI where the housing provider pays the cost for additional services such as laundry facilities (not coin operated) or electricity other than that used for heat or hot water.
- **Allowances** that are subtracted from the base RGI where the household is required to pay for water, hot water or provide their own fridge or stove.
- **Allowances for heat** that are subtracted from the base RGI where the household is required to pay for their own heating costs.

Any combination of allowances and extra charges may be applied to an RGI unit. These are added together to determine the utility adjustment for the unit.

See [Chapter 14 Utility Adjustments](#) for more information about utility allowances and extra charges.

## **Minimum Rent**

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The minimum RGI rent that can be charged to a household is indexed annually at the same rate as the rent increase guideline under the Residential Tenancies Act (RTA).

There are two exceptions to the minimum rent amount:

- Existing households paying less than the minimum rent are subject to a phased-in provisional minimum rent which is increased annually.
- The minimum rent for households who pay RGI at social assistance scale rates of less than the applicable indexed amount is the scale amount.

See [Chapter 15 Minimum Rent](#) for more information about determining minimum rent.

## **Maximum Rent**

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The maximum RGI rent that can be charged to a household is the amount of the market rent or housing charge for the unit.

See [Chapter 16 Maximum RGI](#) for more information about determining maximum rent.

## **Legislative References**

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[Ontario Regulation 316/19](#)

# Chapter 7 **Adjusted Family Net Income**

## **Purpose**

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To set out how to determine AFNI for the calculation of RGI.

## **Overview**

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AFNI is the basis for the RGI calculation.

AFNI is the total annual net income of all members of a family unit or benefit unit – excluding the income of full-time students. A person's annual net income can be determined using either:

- Tax-based net income, or
- Approximated net income.

If the person has or had an RDSP, any net income from the RDSP is excluded from their net income.

AFNI is divided by 12 to find the monthly amount to be used in the calculation of RGI.

AFNI is further adjusted to exclude current social assistance income to determine the non-benefit income of Ontario Works and ODSP benefit units.

## **Full-Time Students**

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The net income of all full-time students is excluded from AFNI for the calculation of RGI. This includes full-time students who are the head of the household, their spouse and all dependants, regardless of age.

Both education-related income (e.g. OSAP, scholarships) and non-educated related income (e.g. earnings) are excluded.

See [Chapter 10 Full-Time Students](#) for more information about full-time students.

## **Tax-based Net Income**

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Tax-based net income is the net income amount from a person's income tax return as assessed by the CRA. This amount is set out on Line 23600 of the income tax assessment.

Tax-based net income should be used in determining AFNI whenever possible. If the amount of the tax-based net income does not reflect the average amount of income expected to be received over the following 12 months, approximated net income may be used.

See [Chapter 8 Tax-Based Net Income](#) for more information about calculating tax-based net income.

## **Approximated Net Income**

---

Approximated net income is the amount that best approximates a person's net income for the next 12-month period, calculated and adjusted in a manner similar to tax-based net income.

Approximated net income is used when tax-based net income is not available or does not accurately reflect the current average income amount declared by the RGI household.

In determining approximated net income, only ongoing income that is anticipated to be received regularly over the 12-month period following the RGI review is considered. It will include the types of income that would normally be reflected on Line 23600 of the income tax assessment.

See [Chapter 9 Approximated Net Income](#) for more information about calculating approximated net income.

## **Registered Disability Savings Plans**

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An RDSP is a savings plan that is intended to help parents and others save for the long-term financial security of a person with a disability who is eligible for the Disability Tax Credit. It may include matching government investments from the Canada disability savings grant and the Canada disability savings bond.

Net RDSP income is excluded from net income when determining AFNI.

Net RDSP income is the total amount of payments received from an RDSP in a given tax year minus the total amount of payments that were repaid in the same tax year.

### **RDSP Payments**

RDSP payments include:

- A disability assistance payment (DAP), which is any singular payment from an RDSP to the beneficiary or to their estate after their death.

- Lifetime disability assistance payments (LDAPs), which are DAPs that are paid at least annually until either the plan is terminated, or the beneficiary has died.
- Direct transfers to another RDSP for the same beneficiary.

RDSP payments are set out on Line 12500 of the income tax assessment. These amounts should be deducted from Line 23600 when tax-based net income is used to calculate RGI.

RDSP payments are not included when approximated net income is used to calculate RGI.

## **RDSP Repayments**

RDSP repayments may be required under the Canada Disability Savings Act (CDSA) if:

- Money is withdrawn from an RDSP and all or part of the Canada disability savings grants and bonds have been in the RDSP for fewer than 10 years.
- The beneficiary dies.
- The RDSP is non-compliant with the Income Tax Act.
- The RDSP is closed for a reason other than a transfer.
- The beneficiary is no longer eligible for the Disability Tax Credit.

Most RDSP repayments are made through an “assistance holdback amount” that is not reflected in the tax assessment and does not impact RGI.

In rare circumstances, an RDSP repayment may be set out on Line 23200 (Other deductions) of the tax assessment. If this is the case, the repayment is added to Line 23600 when tax-based net income is used to calculate RGI.

As RDSP payments are not included when approximated net income is used to calculate RGI, RDSP repayments are also excluded.

## **Non-Benefit Income**

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In the case of Ontario Works or ODSP benefit units, you will need to know the amount of non-benefit income to calculate RGI. Non-benefit income is non-social assistance income.

To determine the amount of non-benefit income, the monthly AFNI amount is reduced by the current net social assistance amount. The net social assistance amount is the amount paid to the benefit unit after deductions (e.g. income deductions, overpayment deductions).

- If AFNI is determined based on tax-based net income, non-benefit income is determined by deducting the current monthly net social assistance income from the monthly AFNI (i.e. Line 23600 of the income tax assessment divided by 12 months).
- If AFNI is determined based on approximated net income, all Ontario Works and ODSP payments are excluded, leaving only non-benefit income.
- If rent and/or utilities are paid directly to the landlord, then those amounts will need to be added back in the non-benefit income before using in a calculation.

See [Chapter 8 Tax-Based Net Income](#) for more information about how to calculate non-benefit income when tax-based net income is used to determine AFNI.

## **Legislative References**

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[Ontario Regulation 316/19](#), s. 6

## Chapter 8 Tax-Based Net Income

### Purpose

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To set out how to determine a person's tax-based net income to be included in AFNI for the calculation of RGI.

### Overview

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AFNI is the total annual net income of all members of a family unit or benefit unit – excluding the income of full-time students. A person's annual net income can be determined using either:

- Tax-based net income, or
- Approximated net income.

Tax-based net income is the net income amount from a person's income tax return as assessed by the CRA. This amount is set out on Line 23600 of the income tax assessment.

Tax-based net income should be used in determining AFNI whenever possible. If the amount of the tax-based net income does not reflect the current average annual income, approximated net income may be used.

See [Chapter 7 Adjusted Family Net Income](#) for information about AFNI.

### Applicable Tax Year

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The tax year used to determine a person's net income is different depending on when the RGI review is conducted.

- If the review is conducted between July and December, RGI is based on net income from the previous tax year.
- If the review is conducted between January and June, RGI is based on net income from the tax year before the previous year.

For example:

- You conduct an RGI review in July 2025. You will use the 2024 tax assessment.
- You conduct an RGI review in January 2026. You will use the 2024 tax assessment.

If the household submits verification for a more current tax year than is required, the housing provider may use this information to determine tax-based net income if it accurately reflects the amount of income that is anticipated to be received over the next 12 months.

## Calculations

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A person's tax-based net income is determined as follows:

Net Income	-	Net RDSP payments	=	Tax-based net income
Line 23600		Line 12500		

### Net Income

Net income is determined using Line 23600 of the tax assessment.

It reflects total gross reportable income on Line 15000 of the tax assessment, minus allowable deductions, tax-deductible expenses and other business and investment losses. Line 23600 is used to calculate federal and provincial non-refundable tax credits and is not net of income tax paid or owing.

### Net RDSP Payments

Net RDSP payments are not included in AFNI and must be deducted from tax-based net income. Net RDSP payments are the RDSP payment minus any RDSP repayment.

RDSP payments are set out on Line 12500 of the income tax assessment. They must be deducted from Line 23600 when tax-based net income is used to calculate RGI.

Most RDSP repayments are made through an "assistance holdback amount" that is not reflected in the tax assessment and does not impact RGI.

In rare circumstances, an RDSP repayment may be set out on Line 23200 (Other deductions) of the tax assessment. If this is the case, the repayment is added to Line 23600 when tax-based net income is used to calculate RGI.

See [Chapter 7 Adjusted Family Net Income](#) for more information about RDSPs.

## Calculating AFNI

Add together the tax-based net income amounts (or approximated net income amounts) of all family members – excluding the net income of full-time students – to determine AFNI. Divide AFNI by 12 months to determine the monthly AFNI for use in the RGI calculation.

For example:

Inez and Conrad are a married couple with two children (ages 4 and 5 years). Inez is employed, and Conrad receives WSIB.

Inez	Line 23600	\$10,223	Tax-based net income
Conrad	Line 23600	\$7,109	Tax-based net income
Conrad	Line 12500	\$1,000	RDSP payment
Conrad	Line 23200	\$0	RDSP repayment

AFNI is  $\$10,223 + \$7,109 - \$1,000 = \$16,662$

Monthly AFNI for RGI is  $\$16,662 \div 12 = \$1,388$

Mike and Carol are a married couple with six children. Mike and Carol are employed. Their son, Ian (age 21) is employed and attending college full-time.

Ian's income is not included in AFNI because he is a full-time student.

Mike	Line 23600	\$15,286	Tax-based net income
Carol	Line 23600	\$9,890	Tax-based net income
Ian	Line 23600	\$4,662	Excluded income

AFNI is  $\$15,286 + \$9,890 = \$25,176$

Monthly AFNI for RGI is  $\$25,176 \div 12 = \$2,098$

Joel receives OAS, GIS and GAINS. He does not have an RDSP.

Joel	Line 23600	\$19,620	Tax-based net income
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AFNI is  $\$19,620$

Monthly AFNI for RGI is  $\$19,620 \div 12 = \$1,635$

Hannah is a single parent of two children, Jamal (aged 22 years) and Isiah (aged 17 years). Hannah is employed and Jamal recently started receiving EI benefits. You have approximated his net income at \$600 per month.

Hannah	Line 23600	\$9,408	Tax-based net income
Jamal	\$600 per month	\$7,200	Approximated net income

AFNI is  $\$9,408 + \$7,200 = \$16,608$

Monthly AFNI for RGI is  $\$16,608 \div 12 = \$1,384$

## Calculating Non-Benefit Income

In the case of Ontario Works or ODSP benefit units, you will need to know the amount of non-benefit income to calculate RGI. Non-benefit income is non-social assistance income.

Non-benefit income is used instead of AFNI for Ontario Works and ODSP benefit units. See [Chapter 12 Ontario Works Benefit Units](#) and [Chapter 13 ODSP Benefit Units](#) for information about non-benefit income limits and calculating RGI at scale for benefit units.

When AFNI is determined based on tax-based net income, non-benefit income is calculated by deducting the current monthly net social assistance income from the monthly AFNI. The net social assistance amount is the amount paid to the benefit unit after deductions (e.g. income deductions, overpayment deductions). Pay directs, where rent and utilities are deducted from the entitlement and paid direct to the landlord and/or utility provider, are added to the net social assistance to calculate the non-benefit income.

**NOTE:** The County recommends using approximated net income instead of tax-based net income to determine AFNI for benefit units. See [Chapter 9 Approximated Net Income](#) for information about calculating net income for benefit units.

For example:

Jorge is a single person receiving ODSP and CPP-d.

1. Determine monthly AFNI based on Line 23600 of the income tax assessment.

Line 23600	\$10,260	Includes CPP-d and ODSP
Annual AFNI	\$10,260	
Monthly AFNI	\$855	\$10,260 ÷ 12 months

2. Determine monthly net social assistance income per ODSP Statement.

Basic needs	\$672
Shelter allowance	\$183
CPP-d deduction	- \$610
Overpayment deduction	- \$43
Net ODSP payment	= \$202

3. Determine monthly non-benefit income.

Monthly AFNI	\$855
Net monthly ODSP payment	- \$202
<b>Non-benefit income</b>	<b>= \$653</b>

## Verification of income

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Tax-based net income is verified using either of the following documents issued by the CRA:

- Proof of Income Statement, or
- Notice of Assessment (NOA).

Housing providers should encourage household members to register for a [My CRA Account](#) to have ready access to their most recent Proof of Income Statement or Notice of Assessment.

### Proof of Income Statement

Although RGI households may provide their NOA or Proof of Income Statement as verification of tax-based net income, the Proof of Income Statement should be encouraged.

The Proof of Income Statement is a simple version of the tax assessment that summarizes all income and deductions for the tax year. It provides more detailed

information than the NOA because it sets out all income tax lines where information was entered when filing the return. The Proof of Income Statement may be required in circumstances where someone declares employment-related income, social assistance or an RDSP. It may also be more beneficial than the NOA if the family member has multiple sources of income or has had income changes during the tax year.

Housing providers may provide the **How do I get a copy of my Proof of Income statement?** information sheet to the household at move-in and annual review to register for the My CRA Account and to promote the use of the Proof of Income Statement to verify income.

## **Social Assistance Income**

The net social assistance amount is verified by the current Statement of Assistance from Ontario Works or ODSP, and is the amount paid to the benefit unit after deductions (e.g. income deductions, overpayment deductions).

Monthly net social assistance income is deducted from monthly AFNI to determine the non-benefit income of Ontario Works and ODSP benefit units.

## **Self-Employment Income**

The income for self-employment of more than 1 full taxation year is verified by the NOA or Proof of Income statement. In addition, self-employed RGI households must complete and provide the Self-Employment Form and a working copy of their tax return and Statement of Business Activities.

The income from self-employment is allowed to be reduced by the deductions permitted by the CRA except for the following, which must be added back to AFNI:

- Capital cost allowances for depreciation of assets
- Rent paid for the RGI unit

For example:

Lorenze is an Uber driver and uses his personal vehicle for business purposes. He has no other income.

Line 23600 shows net annual income of \$23,800. In reviewing the Statement of Business Activities, depreciation for the vehicle is an expense in the amount of \$1,750 for the year. AFNI is determined as:  $\$23,800 + \$1,750 = \$25,550$ .

Other types of income cannot be used to offset negative self-employment income. In these cases, approximated net income should be used based on the other types of income. For example:

Marjorie is a single person that is self-employed and receiving CPP benefits.

Line 23600 shows net annual income of \$7,440. In reviewing the Statement of Business Activities, net business income is -\$1,200 for the year. You would calculate RGI based on approximated net income instead of the NOA.

## **Legislative References**

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[Ontario Regulation 316/19](#), s. 6

## Chapter 9 **Approximated Net Income**

### **Purpose**

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To set out how to determine a person's approximated net income to be included in AFNI for the calculation of RGI.

### **Overview**

---

AFNI is the total annual net income of all members of a family unit or benefit unit – excluding the income of full-time students. A person's annual net income can be determined using either:

- Tax-based net income, or
- Approximated net income.

Tax-based net income should be used whenever possible. Approximated net income is used only when the tax-based net income is not available or does not accurately reflect the current average annual income.

Approximated net income is the amount that best approximates a person's net income for the next 12-month period, calculated and adjusted in a manner similar to tax-based net income to best reflect what would normally be included on Line 23600 of the income tax assessment.

### **When to Use Approximated Net Income**

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Approximated net income may be used instead of tax-based net income at the following times:

- **Move-in** – if the incoming household has not filed their income tax return or the tax-based net income amount does not accurately reflect the current average income amount.
- **Annual RGI reviews** – if the tax-based net income amount does not accurately reflect the current average income amount or the income tax assessment is not available. Approximated net income will normally be required at annual RGI review if there was a previous in-year change in income, whether it also resulted in an in-year RGI change.

- **In-year reviews** – approximated net income is used for all in-year reviews when income has changed.
- **Benefit Units** – approximated net income is recommended for Ontario Works and ODSP benefit units that have non-benefit income.

**NOTE:** There are some types of income that may not be reflected on Line 23600 that are still included in the calculation of RGI, such as foreign pensions and types of long-term disability benefits. Approximated net income should be used for these types of income.

Tax-based net income should be used whenever possible. If approximated net income is required for one member of a family unit or benefit, it can be combined with the tax-based net income of other members to determine AFNI for the household. For example:

Kimberly and Kobe are a married couple. Kimberly has been working for the same employer for the last 3 years and has relatively stable income of about \$1000 per month. Kobe lost his job in July and started to receive EI benefits at \$100 per week.

Kimberly	Line 23600	\$12,700	Reflects declared income
Kobe	Line 23600	\$11,212	Does not reflect declared income

AFNI is determined by adding together the following amounts:

Kimberly	Tax-based net income
Kobe	Approximated net income

Approximated net income can also be combined with a person's net taxed-based income in circumstances where only one source of income is missing from their income tax assessment. This can occur for new sources of income or if a person does not report a source of income that is otherwise reportable on their income tax return (e.g. foreign pensions, spousal support). For example:

Fiona is a senior who receives OAS, GIS and GAINS. She also receives a foreign pension from the UK of \$310 gross per month. She does not believe that she has to report this on her income tax return because she paid withholding tax in the UK.

Fiona is incorrect that she does not have to report her foreign pension on her income tax return.

Line 23600	\$19,404	Tax-based net income
\$310 per month	\$3,720	Foreign pension

AFNI is  $\$19,404 + \$3,720 = \$23,124$

Monthly AFNI for RGI is  $\$23,124 \div 12 = \$1,927$

Kiara is a single parent who has been working part-time for a local grocer for the last seven years earning \$6,500 per year. She started a second job at a gas station part-way through the year, earning about \$400 per month. She continues to work the same number of hours at the local grocer.

Line 23600	\$7,044	Tax-based net income (local grocer income only)
\$400 per month	\$4,800	Approximated net income

AFNI is  $\$7,044 + \$4,800 = \$11,844$

Monthly AFNI for RGI is  $\$11,844 \div 12 = \$987$

## **What is Included in Approximated Net Income**

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Only ongoing income that is anticipated to be received regularly over the 12-month period following the RGI review is included in approximated net income. This may include the following types of income that are also included in net income on Line 23600 of the income tax assessment:

- Employment income, including wages, salaries, commissions, bonuses, tips, gratuities, vacation pay, and remuneration as a dependant contractor (do not include strike pay)
- Net self-employment income (business, professional, commission, farming, fishing, and income from partnerships)
- Employment Insurance, including benefits for training if not a full-time student
- WSIB benefits – excluding payments and awards for the following:
  - medical expenses incurred by or for the employee.
  - funeral expenses for the employee
  - legal expenses for the employee
  - job training or counselling for the employee that is not paid as part of, or in lieu of, wage replacement benefits
  - the death of the employee, other than periodic payments made after the death of the employee
- Wage-loss replacement plan benefits or payments for sick leave, short-term or long term disability or parental leave under a private or workplace insurance plan

- Veterans' benefits for income support or replacement (do not include amounts for disability or death of a war veteran due to war service)
- OAS, GIS and GAINS
- CPP or QPP – excluding CPP or QPP child benefits
- RRIF and RRSP income from T4RSP slips
- Private pensions, foreign pensions, and superannuation
- Interest, dividends and other investment income – excluding income from Tax-free Savings Account (TFSA) investments
- Annuities
- Capital gains
- Net rental income
- Spousal support payments received (but not child support payments)

**NOTE:** There are some types of income that may not be reflected on Line 23600 that are still included in determining approximated net income, such as foreign pensions and types of long-term disability benefits.

## **Excluded Income**

The following sources of income are not included in the determination of approximated net income:

- Net RDSP payments (See [Chapter 7 Adjusted Family Net Income](#) for more information about RDSPs)
- Social assistance payments from Ontario Works or ODSP
- Child support payments
- CPP and QPP child benefits
- Income tax credits or benefits (e.g. Trillium Benefit, Child Tax Benefit)
- Continued Care and Support for Youth (CCSY)
- Indigenous Settlement payments

- Canada Disability Benefit payments
- One-time lump sum payments – including lump sums as a result of a disposition or transfer of an asset, such as an RRSP

Some CPP direct deposit payments may combine multiple CPP benefits in one payment. CPP child benefits should not be included in the determination of approximated net income. For example:

Amanda is a sole support parent who started to receive CPP survivor benefits and child benefits last year. Her income tax assessment does not reflect her current income. She receives a direct deposit payment that includes both benefits in the amount of \$1050.

To determine approximated net income, she will need to provide a statement from CPP to indicate the separate amounts of each CPP benefit. Approximated income will be the CPP survivor portion only.

Some households may receive reimbursements for disability-related items and services, health care costs (e.g. insurance) or employment expenses (e.g. mileage allowances). Such payments are not normally included as net income on the income tax assessment and should not be included in the determination of approximated net income. For example:

Jesse is a personal support worker (PSW). Her income tax assessment does not reflect her current income. Her bi-weekly pay stub shows the following:

Gross hourly income	\$510
Mileage allowance	\$35
CPP deduction	- \$22
EI deduction	- \$8
Net income	\$515

Approximated bi-weekly net income is \$510. Mileage allowance is excluded.

Note: The bi-weekly amount must be converted to monthly for the calculation of RGI.

## Adjustments to Approximated Net Income

Like tax-based net income, approximated net income is not net of income tax deductions. In most cases the gross amount of income is used in determining approximated net income.

The gross income amount may be adjusted if a person has the following ongoing and regular expenses or deductions from their income:

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

For example:

David is employed and his income tax assessment does not reflect his current income. His bi-weekly pay stub shows the following:

Gross hourly income	\$615
CPP, EI and Tax deductions	- \$135
Pension contribution	- \$45
Union dues	- \$9
Net income	\$426

Approximated biweekly net income is \$561. Gross income is adjusted for his pension contributions and union dues.

Note: The biweekly amount must be converted to monthly for the calculation of RGI.

Where these amounts are not known, not material, or cannot be predicted, gross income amounts should be used to determine the approximated net income. These deductions will be reflected in the next income tax assessment and will be considered the next time that tax-based net income is used in the calculation of RGI.

## **Calculating Approximated Net Income**

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Approximated net income is the amount that best approximates a person's net income for the next 12-month period. It is not intended to capture short-term fluctuations in income or one-time payments.

To determine approximated net income, you must know both the annual net income and the monthly net income.

- **Annual net income** is used to compare the current average income to the tax-based net income to determine if approximated net income will be used in the RGI calculation.
- **Monthly net income** is used in the RGI calculation.

This is determined as follows:

### Approximated Net Income Conversion Factors

Payment Frequency	Annual Amount	Monthly Amount	Conversion Factor
Weekly	Multiply by 52 weeks	Annual ÷ 12 months	52 ÷ 12 = 4.333
Biweekly	Multiply by 26 bi-weekly periods	Annual ÷ 12 months	26 ÷ 12 = 2.167
Semi-monthly	Multiply by 24 half months	Multiply by 2	--
Monthly	Multiply by 12 months	--	--
Quarterly	Multiply by 4 quarters	Divide by 3 months	--
Annually	--	Annual ÷ 12 months	--

For example:

Raj started a new job about 6 months prior to his annual review. He submits 2 weekly paystubs to verify his earnings, \$552 and \$582 gross respectively, totaling \$1,134. Line 23600 on his income tax assessment is \$10,590 which reflects Ontario Works and employment with a former employer.

Tax-based net income = \$10,590  
 Annual approximated net income = \$29,484 (\$1,134 x 26 biweekly periods)  
 Monthly approximated net income = \$2,457 (\$29,484 ÷ 12 months)

Current annual income does not reflect annual tax-based net income.

Use monthly approximated net income of \$2,457 to calculate RGI.

Benoit receives EI of \$300 per week. Line 23600 on his income tax assessment is \$24,444, which reflects his former earnings only.

Tax-based net income	= \$24,444
Annual approximated net income	= \$15,600 (\$300 x 52 weeks)
Monthly approximated net income	= \$1,300 (\$15,600 ÷ 12 months) or (\$300 x 4.333)

Current annual income does not reflect annual tax-based net income.

Use monthly approximated net income of \$1,300 to calculate RGI.

Malcolm recently retired and started to receive CPP of \$610 per month in August. Line 23600 of his tax assessment is \$15,330, which reflects his former earnings.

Tax-based net income	= \$15,330
Annual approximated net income	= \$7,320 (\$610 x 12 months)

Current annual income does not reflect annual tax-based net income. Use the monthly CPP amount of \$610 to calculate RGI.

Philip and Patricia are a married couple moving into an RGI unit. Philip has been working for the same employer for the last 4 years and declares earnings of about \$1,200 per month. Patricia started a new job 9 months prior to move-in and declares about \$800 per month. They provide the following information:

Philip	NOA Line 23600	\$15,012	Tax-based net income
Patricia	NOA Line 23600	\$0	Tax-based net income
Patricia	Weekly pay stub	\$210	
	(\$210 x 52 weeks)	\$10,920	Annual approximated net income

Philip's current income reflects annual tax-based net income. Patricia's current income does not reflect annual tax-based net income. Use tax-based net income for Philip and approximated net income for Patricia.

Annual AFNI	= \$15,012 + \$10,920 = \$25,932
Monthly AFNI	= \$25,932 ÷ 12 months = \$2,161

## Verification of Income

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Approximated net income is verified at source. It must come from the employer or organization that issues the income. It may be a regular statement of income (e.g. pay stub or monthly financial statement) or a letter from the employer or organization to verify gross income.

The documentation must provide sufficient information to allow for an annualized approximation of the net income that is anticipated to be received over the 12-month period following the RGI review. It may include one or more statements or pay stubs at the discretion of the housing provider.

### Proof of Income Statement

The Proof of Income Statement is a simple version of the tax assessment that summarizes all income and deductions for the tax year. It sets out all income tax lines where information was entered when filing the return.

In some cases, the Proof of Income Statement may be used to verify income, even when approximated net income is being determined. This can occur when only one source of income has changed or if new income starts part way through the year and annual amount can be determined. For example:

Harry turns 65 years old on June 20. He stops working and starts to receive OAS, CPP and a private pension in July. He submits his Proof of Income Statement as verification and his ROE showing he has retired.

Line 10100	Employment Income	\$15,780
Line 11300	OAS Pension	\$3,678
Line 11400	CPP benefits	\$3,060
Line 11500	Other pensions	\$3,690

Proof of Income Statement verifies 6 months of OAS, CPP and private pension. No further verification is required.

Earnings are no longer being received (ROE submitted).

Housing providers may provide the **How do I get a copy of my Proof of Income statement?** information sheet to the household at move-in and annual review to register for the My CRA Account and to promote the use of the Proof of Income Statement to verify income.

## Self-Employment Income

The income for self-employment of less than 1 taxation year is verified by the Self-Employment Form and Statement of Income and Expenses. The household estimates the profits they expect to make in the first 12 months of business.

The income from self-employment is allowed to be reduced by the deductions permitted by the CRA except for the following, which must be added back to AFNI:

- Capital cost allowances for depreciation of assets
- Rent paid for the RGI unit

Other types of income cannot be used to offset negative self-employment income. In these cases, approximated net income should be used based on the other types of income. For example:

Marjorie is a single person that is self-employed and receiving CPP benefits.

Line 23600 shows net annual income of \$7,440. In reviewing the Statement of Business Activities, the net business income is - \$1,200 for the year.

You would calculate RGI based on the full CPP benefit income. Verification of CPP income could include the amount listed on the Proof of Income statement, a T-slip for the tax year, or calculated by adding the negative business income to line 236000.

## Legislative References

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[Ontario Regulation 316/19](#), s. 6

# Chapter 10 **Full-Time Students**

## **Purpose**

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To provide guidance on the exclusion of the income of full-time students from AFNI from the calculation of RGI, including how to define who is a full-time student.

## **Overview**

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RGI is based on AFNI. AFNI is the total annual net income of all members of a family unit or benefit unit – excluding the income of full-time students.

The net income of all full-time students is excluded from AFNI and from non-benefit income for the calculation of RGI. This includes full-time students who are the head of the household, their spouse and all dependants, regardless of age.

Both education-related income (e.g. OSAP, scholarships) and non-educated related income (e.g. earnings) is excluded for the duration of the period that the full-time student is in school, including summer or other temporary breaks.

## **Definition of Full-Time Student**

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A full-time student may be the primary household member, their spouse or their dependants.

A full-time student is a student who is taking at least:

- 60 per cent of a full course load; or
- 40 per cent of a full course load if the student has a disability.

The full-time student must be attending a recognized educational institution, which is:

- a public, separate (Catholic) or private primary or elementary school;
- a public, separate (Catholic) or private secondary school or high school;
- home-schooling for primary or secondary school;
- a university;
- a college of applied arts and technology (community college); or
- a private career college as authorized under the Private Career Colleges Act.

A person continues to be a full-time student during summer or other temporary breaks if they are registered or intending to attend full-time for the next school term.

## Benefit Units

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If the full-time student is part of an Ontario Works or ODSP benefit unit, the benefit unit is still subject to the social assistance scale. For example:

Marta is a single parent with 3 children. She is a full-time student, has a part-time job, and receives Ontario Works and OSAP. Her earnings are not included in non-benefit income, making her non-benefit income zero.

Marta's base RGI is \$269 per the Ontario Works social assistance scales.

See [Chapter 12 Ontario Works Benefit Units](#) for more information about calculating RGI for Ontario Works benefit units.

## Reporting Requirements and In-year Changes

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RGI households are not normally required to report a change in full-time student status until the annual RGI review. However, if a full-time student has income excluded from RGI, they must notify the housing provider within 30 days if they are no longer a full-time student.

The housing provider will only make an in-year change due to a change in student status if the former full-time student had income excluded from RGI for at least 6 months prior to ceasing school. For example:

Imran reports that he completed his college program and is no longer a full-time student as of April. He has income from a job that he started in January that is currently excluded from RGI.

An in-year change is NOT implemented due to a change in student status because his income was excluded from RGI for less than 6 months prior to ceasing school. His employment income continues to be exempt from RGI until his next annual review.

If an in-year change is warranted, the change comes into effect on the first day of the month following the date that the person ceased to be a full-time student. For example:

Jessica is an employed single parent with 1 dependent, Mark, who is 19 years old and a full-time high school student. Mark's income from his part-time job of 2 years has been excluded from RGI.

Mark reports that he graduated high school in June and he will not be attending another educational institution.

An in-year increase will be implemented effective July 1 due to a change in student status because he is no longer a full-time student and his employment income was excluded from RGI for more than 6 months.

## Verification

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RGI households must provide verification of school enrolment for full-time students over the age of 18 years, including themselves, their spouses, and other members of the household with income.

Students may provide a letter from the school registrar or a copy of an OSAP statement to verify their full-time attendance. Verification should clearly state that the student is enrolled full-time and taking at least 60 per cent of a full course load, or 40 per cent if the student has a disability.

The following students are not required to provide verification of school enrollment:

- Students under the age of 18
- Students who are dependants over the age of 18 years who have no income or only income that that would not otherwise be included in the RGI calculation (e.g. OSAP, student awards, support, child tax benefits)
- Part-time or occasional students

## Income verification

Full-time students with income are not required to provide proof of income while they are in school, except for the following:

- The primary household member (head of household) must provide their NOA or Proof of Income Statement at annual RGI review.
- The spouse must provide their NOA or Proof of Income Statement at annual RGI review.

## Legislative References

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[Ontario Regulation 367/11](#), s. 28

[Ontario Regulation 316/19](#), s. 6, 10, 11

# Chapter 11 **Calculating RGI Per AFNI**

## **Purpose**

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To detail the steps to calculate RGI at 30 per cent of AFNI for family units and for benefit units with non-benefit income over the applicable non-benefit income limit.

## **Overview**

---

RGI is based on 30 per cent of AFNI. AFNI is the total net income of all members of the household – excluding the income of full-time students.

RGI is calculated at 30 per cent of AFNI for:

- family units who do not receive Ontario Works or ODSP income; or
- Ontario Works or ODSP benefit units with non-benefit income greater than the non-benefit income limit.

Under this method, the base RGI for the family unit or benefit unit is calculated as follows:

- determine AFNI based on tax-based net income or approximated net income of all members of the family – excluding full-time students;
- divide AFNI by 12 to determine the monthly amount;
- subtract the current net monthly amount of social assistance received (benefit units only);
- subtract the applicable earnings exemption for employment-related income; and
- multiply the resulting amount by 30 per cent to determine the base RGI for the family unit or benefit unit.

## **Determining AFNI**

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AFNI is the annual net income of all members of a family unit or benefit unit – excluding the income of full-time students. A person's annual net income can be determined using either:

- Tax-based net income, or
- Approximated net income.

If the person has or had an RDSP, any net income from the RDSP is excluded from their net income.

AFNI is divided by 12 to find the monthly amount to be used in the calculation of RGI.

See [Chapter 7 Adjusted Family Net Income](#) for more information about calculating AFNI.

## **Social Assistance and Non-Benefit Income**

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In the case of Ontario Works or ODSP benefit units, the monthly AFNI amount is reduced by the current net social assistance amount to determine the amount of non-benefit income.

- If AFNI is determined based on tax-based net income, non-benefit income is determined by deducting the current monthly net social assistance income from the monthly AFNI (i.e. Line 23600 of the income tax assessment divided by 12 months).
- If AFNI is determined based on approximated net income, all Ontario Works and ODSP payments are excluded, leaving only non-benefit income.

RGI calculations for Ontario Works and ODSP benefit units with income above the non-benefit income limit are based on 30 per cent of non-benefit income (i.e. AFNI excluding the social assistance income).

See [Chapter 12 Ontario Works Benefit Units](#) and [Chapter 13 ODSP Benefit Units](#) for information about non-benefit income limits and calculating RGI at scale for Ontario Works or ODSP benefit units.

## **Earnings Exemptions**

---

Family units and benefit units with employment-related income are entitled to an earnings exemption to offset AFNI. Employment-related income includes:

- Wages, salaries, commissions, bonuses
- Tips and gratuities
- Vacation pay
- Remuneration as a dependant contractor
- Net business or self-employment income

- Employment Insurance benefits
- WSIB benefits for loss of earnings (not non-economic loss / permanent impairment benefit or payments and awards that are excluded as income)
- Payments for sick leave or short-term disability under a private or workplace insurance plan (not long-term disability)
- Wage replacement benefits payable by the federal, provincial or municipal government

A family unit or benefit unit with employment-related income is entitled to an earnings exemption as follows:

- \$75 for a single person
- \$150 for a couple or family

A family unit or benefit that includes a child for the purpose of applying occupancy standards is entitled to the \$150 earnings exemption. For example:

Devon is a single parent who works full-time. He has 1 child, Sean, that attends university in another city. Sean lives away from home while he attends school, and lives at home for school breaks.

Devon is entitled to an earnings exemption of \$150 because he has a child that is considered a household member under occupancy standards.

The earnings exemption cannot be more than the total earnings of the applicable family unit or benefit unit. For example:

Joseph and Josephine are a couple. Joseph receives CPP retirement benefits and also has casual earnings. Josephine has no income. Joseph's Proof of Income Statement shows the following:

Line 10100	Employment Income	\$1,680
Line 11400	CPP benefits	\$8,250
Line 23600	Net tax-based income	\$9,930

Monthly employment related income is  $\$1,680 \div 12 = \$140$

Joseph and Josephine are entitled to an earnings exemption of \$140 – equivalent to the full employment related income.

Earnings exemptions apply per family unit or benefit unit in the household. If there is more than one family unit in the household, the household may qualify for more than \$150 in earnings exemptions. For example:

Joan is a single parent with two children. She works full-time. Joan lives with her sister, Donna. Donna receives EI benefits. The total earnings exemption for the household is \$225.

Joan is entitled to an earnings exemption of \$150 because she has dependants.

Donna is entitled to an employment exemption of \$75 because she is a single person, and not part of Joan's family unit.

## **Dependants with Employment-related Income**

Dependants over the age of 18 with employment-related income are entitled to an earnings exemption in their own right. If an earnings exemption applies, the dependant is not also included for the purpose of determining any earnings exemption applicable to their parent(s). For example:

Carmella is a single parent with one daughter aged 21, Anna. Both Carmella and Anna work. The household is entitled to a total earnings exemption of \$150.

- \$75 for Carmella, who is treated as a single person family unit because she has no other dependants.
- \$75 for Anna, who is also treated as a single person family unit.

Suki has two dependants over the age of 18 years, Lee and Hope. Suki and Lee are working. Hope is not. The household is entitled to a total earnings exemption of \$225.

- \$150 for Suki, who is treated as a family unit with one dependant (Hope, who is not working).
- \$75 for Lee, who is treated as a single person family unit.

Douglas and Everette are receiving ODSP as couple. Douglas is also working. They live with their son, Michael, who works and is not included in their ODSP budget. The household is entitled to a total earnings exemption of \$225.

- \$150 for the Douglas and Everette because they are a benefit unit couple.
- \$75 for Michael because he is a single person family unit.

## Calculating Base RGI

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Base RGI is calculated at 30 per cent of AFNI for family units or 30 per cent of non-benefit income for benefit units with non-benefit income greater than the non-benefit income limit.

For example:

Mila is a senior who declares OAS/GIS of \$1,000 per month and CPP of \$600 per month.

Line 23600	= \$19,320	Tax-based net income
Annual AFNI	= \$19,320	
Monthly AFNI	= \$1,610	$\$19,320 \div 12$ months
RGI	= \$1,610 x 30%	
	= \$483	

Heba is a single parent with two children who receives Ontario Works and works part time. Heba declares net monthly earnings of \$1,300 and Ontario Works of about \$400 per month.

Line 23600	= \$20,760	Tax-based net income
Annual AFNI	= \$20,760	
Monthly AFNI	= \$1,730	$\$19,320 \div 12$ months
Net Ontario Works	= \$385	Per Statement of Assistance (monthly)
Monthly non-benefit income	= \$1,345	$\$1,730 - \$385$

Non-benefit income is above the non-benefit income limit of \$907.

RGI	= \$1,345 - \$150 earnings exemption = \$1,195
	= \$1,195 x 30%
	= \$359 (rounded)

See [Chapter 8 Tax-Based Net Income](#) and [Chapter 12 Ontario Works Benefit Units](#) for more information about Ontario Works non-benefit income limits and how to determine non-benefit income.

Paige is a single parent with one child. She declares earnings of about \$1,000 per month.

Line 23600	= \$13,896	Tax-based net income
Annual AFNI	= \$13,896	
Monthly AFNI	= \$1,158	$\$13,896 \div 12$ months

RGI	= \$1,158 – \$150 earnings exemption = \$1,008
	= 1,008 x 30%
	= \$302 (rounded)

## Legislative References

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[Ontario Regulation 316/19](#), s.5, 6, 7

# Chapter 12 **Ontario Works Benefit Units**

## **Purpose**

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To detail the steps to calculate RGI for all or part of a household that has Ontario Works income.

## **Overview**

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Family units that receive social assistance from Ontario Works are called Ontario Works benefit units. RGI for Ontario Works benefit units is calculated according to set social assistance rent scales. These scales are set out in Tables 1 and 2 of [Ontario Regulation 316/19](#).

- Table 1 applies to sole-support parent benefit units
- Table 2 applies to all other benefit units

Each Ontario Works rent scale sets out the base RGI for the benefit unit and the maximum amount of non-benefit income that the benefit unit can receive at that rate of RGI. This is called the non-benefit income limit.

- If the total non-benefit income of the benefit unit is less than or equal to the non-benefit income limit, the RGI amount set out in the Ontario Works rent scale is the base RGI for the benefit unit.
- If the total non-benefit income of the benefit unit is greater than the non-benefit income limit, the base RGI for the benefit unit is calculated at 30 per cent of the non-benefit income. See [Chapter 11 Calculating RGI Per AFNI](#) for more information about calculating RGI at 30 per cent of non-benefit income.

A benefit unit may be all or only part of a family unit. If part of the family receives Ontario Works and part of the family does not, this section applies to that part of the family that receives Ontario Works.

## **Defining the Benefit Unit**

---

A family unit may be a benefit unit in whole or in part. However, a benefit unit cannot consist of more than one family unit. An Ontario Works benefit unit can consist of:

- a single person;

- a person and their spouse;
- a person, their spouse and their dependant children (regardless of age); or
- a person and their dependant children (regardless of age).

“Children” over the age of 18 may still be included as part of their parents’ Ontario Works benefit unit. Ontario Works refers to them as dependant adults.

The Ontario Works office defines the benefit unit. This means that a member of the family who is not included in the benefit unit by Ontario Works is also not part of the benefit unit for the calculation of RGI. This may occur if a dependant is removed from the benefit unit because they have sufficient income to support themselves.

For example:

Charlie and Marie are a married couple with three children – Jill (age 16), Dianne (age 19) and Paul (age 21). The Ontario Works office confirms that Charlie receives social assistance for himself, his wife and his two children, Jill and Paul. Dianne is employed.

Dianne is not part of the Ontario Works benefit unit, and her employment income is not considered non-benefit income.

This household consists of a benefit unit of four and a family unit of one (Dianne).

In some circumstances the Ontario Works office may deem a member of a benefit unit to be “non-contributing” for non-compliance with employment participation requirements. When this happens, the Ontario Works payment is reduced to exclude the non-contributing member from the calculation. However, RGI is not affected because the member is still considered a part of the benefit unit.

For example:

Monica and Ronald are a married couple with two children. Their only source of income is Ontario Works of \$707 per month.

This is a benefit unit of four.

Ronald is determined to be non-contributing because he is not looking for work. The Ontario Works payment is reduced to \$484 per month.

This continues to be a benefit unit of four. RGI does not change.

## Non-Benefit Income

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Non-benefit income is compared to the non-benefit income limits in the Ontario Works social assistance scales to determine whether the scales apply.

Non-benefit income is all income normally included in AFNI, excluding social assistance income. In the case of an Ontario Works benefit unit:

- If AFNI is determined based on tax-based net income, non-benefit income is determined by deducting the current monthly net Ontario Works payment (including pay direct payments made for rent and utilities) from the monthly AFNI (i.e. Line 23600 of the income tax assessment divided by 12 months). See [Chapter 8 Tax-Based Net Income](#) for more information about how this is calculated.
- If AFNI is determined based on approximated net income, all Ontario Works payments are excluded, leaving only non-benefit income.

The monthly net Ontario Works payment is verified by the current Statement of Assistance from Ontario Works and is the amount paid to the benefit unit after deductions (e.g. income deductions, overpayment deductions).

### Table 1 – Single Parent Benefit Units

If the Ontario Works Benefit unit consists of a single parent with one or more children (regardless of age), use Table 1 in [Ontario Regulation 316/19](#) to determine the base RGI for the benefit unit.

Table 1 consists of three columns:

- **Column 1** sets out the size of the benefit unit
- **Column 2** sets out the base RGI for the benefit unit
- **Column 3** sets out the maximum non-benefit income that the benefit unit can have (i.e. the non-benefit income limit)

**Table 1 – Ontario Regulation 316/19**

<b>Column 1 Benefit unit size (number of individuals)</b>	<b>Column 2 Rent attributable to benefit unit (monthly)</b>	<b>Column 3 Non-benefit income limit (monthly)</b>
2	\$ 191	\$ 791
3	226	907
4	269	1,051
5	311	1,191
6	353	1,331
7	396	1,474
8	438	1,614
9	480	1,754
10	523	1,897
11	565	2,037
12 or more	607	2,117

To use Table 1:

- Determine the size of the benefit unit
- Determine the amount of non-benefit income
- Select the benefit unit size from Column 1
- Compare the total non-benefit income of all members of the benefit unit to the amount in Column 3

If the total non-benefit income is less than or equal to the amount in Column 3, the base RGI for the benefit unit is the corresponding amount in Column 2.

For example:

Denise is a single parent who receives Ontario Works for herself and her two young children. She also receives WSIB of \$500 per month.

Monthly AFNI = \$500 (Approximated net income using WSIB)  
Total monthly non-benefit income = \$500

Per Table 1:

Column 1	Size of benefit unit	= 3
Column 2	Scale RGI	= \$226
Column 3	Non-benefit income limit	= \$907

As total non-benefit income (\$500) is less than the non-benefit income limit amount set out in Column 3 (\$907), the base RGI is the amount set out in Column 2.

The base RGI for the benefit unit is \$226.

Catherine is a single parent with one child. She receives Ontario Works and CPP survivor benefits. Her annual tax-based net income is \$7,632, and her most recent net Ontario Works payment is \$336.

Monthly AFNI =  $\$7,632 \div 12 = \$636$   
Total monthly non-benefit income =  $\$636 - \$336 = \$300$

Per Table 1:

Column 1	Size of benefit unit	= 2
Column 2	Scale RGI	= \$191
Column 3	Non-benefit income limit	= \$791

As total non-benefit income (\$300) is less than the non-benefit income limit amount set out in Column 3 (\$791), the base RGI is the amount set out in Column 2.

The base RGI for the benefit unit is \$191.

If the total non-benefit income is greater than the amount in Column 3, the base RGI is calculated at 30 per cent of the non-benefit income. Ontario Works income is not included in the non-benefit income or the calculation of RGI.

In other words, the base RGI is calculated in the same manner as a single parent who is not in receipt of Ontario Works – excluding the Ontario Works income.

For example:

Donna is a single parent with one young child, who receives Ontario Works and works part-time. You determine her approximated net income to be \$1,000 per month based on her earnings only.

Monthly AFNI = \$1,000

Total monthly non-benefit income = \$1,000

Per Table 1:

Column 1      Size of benefit unit              = 2

Column 2      Scale RGI                                      = \$191

Column 3      Non-benefit income limit              = \$791

As the total non-benefit income (\$1,000) is greater than the non-benefit income limit set out in Column 3 (\$791), the amount set out in Column 2 is not used as the base RGI.

The base RGI is calculated at 30 per cent of non-benefit income:

$\$1,000 - \$150$  (earnings exemption) =  $\$850 \times 30\% = \$255$

The base RGI for the benefit unit is \$255.

Clara is a single parent with three children. She is employed and receives Ontario Works. Her annual tax-based net income is \$24,810 and her most recent Ontario Works net payment was \$740.50.

Monthly AFNI =  $\$24,810 \div 12 = \$2,067.50$

Monthly non-benefit income =  $\$2,067.50 - \$740.50 = \$1,327$

Per Table 1:

Column 1      Size of benefit unit                      = 4

Column 2      Scale RGI                                      = \$269

Column 3      Non-benefit income limit              = \$1,051

As the total non-benefit income (\$1,327) is greater than the non-benefit income limit set out in Column 3 (\$1,051), the amount set out in Column 2 is not used as the base RGI.

The base RGI is calculated at 30 per cent of non-benefit income:

$\$1,327 - \$150$  (earnings exemption) =  $\$1,177 \times 30\% = \$353$

The base RGI for the benefit unit is \$353

Note that the earnings exemption for employment-related income applies only to the calculation of RGI at 30 per cent of the non-benefit income. It does not apply when comparing the non-benefit income to the non-benefit income limit in Column 3 of the Ontario Works social assistance scale.

See [Chapter 11 Calculating RGI Per AFNI](#) for more information about how to calculate RGI for Ontario Works benefit units with non-benefit income above the non-benefit income limit.

## **Table 2 – Other Ontario Works Benefit Units**

If the Ontario Works Benefit unit is not a single parent with one or more children, use Table 2 in [Ontario Regulation 316/19](#) to determine the base RGI for the benefit unit. Table 2 applies to Ontario Works benefit units that consist of:

- a single person,
- a person and their spouse, or
- a person, their spouse and their dependant children (regardless of age).

Table 2 consists of three columns:

- **Column 1** sets out the size of the benefit unit
- **Column 2** sets out the base RGI for the benefit unit
- **Column 3** sets out the maximum non-benefit income that the benefit unit can have (i.e. the non-benefit income limit)

**Table 2 – Ontario Regulation 316/19**

<b>Column 1 Benefit unit size (number of individuals)</b>	<b>Column 2 Rent attributable to benefit unit (monthly)</b>	<b>Column 3 Non-benefit income limit (monthly)</b>
1	\$ 85	\$ 360
2	175	737
3	212	861
4	254	1,001
5	296	1,141
6	339	1,284
7	381	1,424
8	423	1,564
9	466	1,707
10	508	1,847
11	550	1,987
12 or more	593	2,131

To use Table 2:

- Determine the size of the benefit unit
- Determine the amount of non-benefit income
- Select the benefit unit size from Column 1
- Compare the total non-benefit income for members of the benefit unit to the amount in Column 3

If the total non-benefit income is less than or equal to the amount in Column 3, the base RGI for the benefit unit is the corresponding amount in Column 2.

For example:

Omar and Farah receive Ontario Works for themselves and their 3 children. Farah is receiving EI benefits of \$200 per week. You determine approximated net income of \$866.60 based only on EI.

Monthly AFNI = \$866.60  
Monthly non-benefit income = \$866.60

Per Table 2:

Column 1 Size of benefit unit = 5  
Column 2 Scale RGI = \$296  
Column 3 Non-benefit income limit = \$1,141

As the total non-benefit income (\$866.60) is less than the non-benefit income limit set out in Column 3 (\$1,141), the base RGI is the amount set out in Column 2.

The base RGI for the benefit unit is \$296.

Bob receives Ontario Works as a single person and has casual earnings. His tax-based net income is \$9,786, and his most recent Ontario Works net payment is \$465.50.

Monthly AFNI =  $\$9,786 \div 12 = \$815.50$   
Monthly non-benefit income =  $\$815.50 - \$465.50 = \$350$

Per Table 2:

Column 1 Size of benefit unit = 1  
Column 2 Scale RGI = \$85  
Column 3 Non-benefit income limit = \$360

As the total non-benefit income (\$350) is less than the non-benefit income limit set out in Column 3 (\$360), the base RGI is the amount set out in Column 2.

The base RGI for the benefit unit is \$85.

If the total non-benefit income is greater than the amount in Column 3, the base RGI is calculated at 30 per cent of non-benefit income. The Ontario Works income is not included in non-benefit income or the calculation of the base RGI.

In other words, the base RGI is calculated in the same manner as a single person or a family who is not in receipt of Ontario Works – excluding the Ontario Works income.

For example:

Rob is a single person receiving Ontario Works and a small private early retirement pension of \$490 per month.

Monthly AFNI = \$490 (Approximated net income based on pension)

Monthly non-benefit income = \$490

Per Table 2:

Column 1	Size of benefit unit	= 1
Column 2	Scale RGI	= \$85
Column 3	Non-benefit income limit	= \$360

As the total non-benefit income (\$490) is greater than the non-benefit income limit set out in Column 3 (\$360), the amount set out in Column 2 is not used as the base RGI.

The base RGI is calculated at 30 per cent of non-benefit income:  $\$490 \times 30\% = \$147$ .

The base RGI for the benefit unit is \$147.

Andrew and Linda receive Ontario Works as a family for themselves and their two young children. Andrew and Linda are both employed. Their most recent Ontario Works net payment is \$402.

Andrew's tax-based net income = \$15,680

Linda's tax-based net income = \$4,144

Monthly AFNI =  $\$15,680 + \$4,144 = \$19,824 \div 12 = \$1,652$

Monthly non-benefit income =  $\$1,652 - \$402 = \$1,250$

Per Table 2

Column 1	Size of benefit unit	= 4
Column 2	Scale RGI	= \$254
Column 3	Non-benefit income limit	= \$1,001

As the total non-benefit income (\$1,250) is greater than the non-benefit income limit amount set out in Column 3 (\$1,001), the amount set out in Column 2 is not used as the base RGI.

The base RGI is calculated at 30 per cent of non-benefit income:  $\$1,250 - \$150$  (earnings exemption) =  $\$1,100 \times 30\% = \$330$ .

The base RGI for the benefit unit is \$330

Note that the earnings exemption for employment-related income applies only to the calculation of RGI at 30 per cent of the non-benefit income. It does not apply when

comparing the non-benefit income to the non-benefit income limit in Column 3 of the Ontario Works social assistance scale.

See [Chapter 11 Calculating RGI Per AFNI](#) for more information about how to calculate RGI for Ontario Works benefit units with non-benefit income greater than the non-benefit income limit.

## Temporary Care Assistance

---

The Ontario Works social assistance rent scales are used only for benefit units that receive regular Ontario Works benefits.

Temporary Care Assistance is not a regular Ontario Works benefit. It is a special benefit paid to an adult who is providing temporary care for a child who is not their dependant, and for whom they have no legal obligation to provide support. Temporary care assistance is for the sole benefit of the child and does not consider the income or assets of the adult providing temporary care – as is the case with regular Ontario Works benefits. Additionally, it does not include a shelter allowance.

Where an adult providing temporary care also receives Ontario Works in their own right, the Temporary Care Assistance will be issued as a separate payment.

Temporary Care assistance is not included on Line 23600 of the income tax assessment and is also excluded from approximated net income. It is not used to calculate RGI.

For example:

Peter and Beverly receive Ontario Works as a married couple and CPP income. Their tax-based net income is \$8,568 and their most recent monthly net Ontario Works payment is \$314. They are also caring temporarily for their six-year-old twin nieces while their mother is in a residential rehabilitation facility. Ontario Works pays the couple an additional \$498 for Temporary Care Assistance.

Monthly AFNI =  $\$8,568 \div 12 = \$714$

Monthly non-benefit income =  $\$714 - \$314 = \$400$

Temporary Care Assistance of \$498 is not included in AFNI and is not deducted when determining non-benefit income.

Per Table 2:

Column 1	Size of benefit unit	= 2 (Peter and Beverly only)
Column 2	Scale RGI	= \$175
Column 3	Non-benefit income limit	= \$737

As the total non-benefit income (\$400) is less than the non-benefit income limit amount set out in Column 3 (\$737), the base RGI for the benefit unit is the amount set out in Column 2 (\$175).

The base RGI for the household is \$175. The Temporary Care Assistance of \$498 has no impact on RGI.

Greta is a single senior who receives OAS and GIS. Her annual tax-based net income is \$19,356. She also receives \$274 Temporary Care Assistance from Ontario Works because she is caring for her 10-year-old grandson while his father is incarcerated.

Greta is not a benefit unit. The base RGI is calculated at 30 per cent of Greta's tax-based net income.

Monthly AFNI =  $\$19,356 \div 12 = \$1,613$   
Temporary Care Assistance of \$274 is not included in AFNI.

Her RGI is calculated at 30% of AFNI:  $\$1,613 \times 30\% = \$484$

The base RGI for the household is \$484. The Temporary Care Assistance of \$274 has no impact on RGI.

## Financially Dependant Parents

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The Ontario Works social assistance rent scales are used only for benefit units that receive regular Ontario Works benefits.

Children under the age of 18 who live with their parent(s) do not qualify for Ontario Works in their own right and are included in their parents' benefit unit.

If the dependant has a child of their own, they may receive a special benefit from Ontario Works for the support of the dependant child. These "financially dependant parents" are not entitled to a shelter allowance as part of the special benefit they receive on behalf of their child.

Where a dependant of Ontario Works benefit unit receives assistance as a financially dependant parent, it will be issued as a separate payment.

Assistance for financially dependant parents is not included on Line 23600 of the income tax assessment and is also excluded from approximated net income. It is not used to calculate RGI.

For example:

Mavis lives with her 17-year-old daughter, Jenny, and Jenny's 6-month-old son. Mavis receives Ontario Works for herself and Jenny only. Jenny receives Ontario Works of \$366 as a financially dependant parent for her son only.

Monthly non-benefit income = \$0

Jenny's assistance of \$366 is not included in AFNI or non-benefit income.

Per Table 1

Column 1	Size of benefit unit	= 2 (Mavis and Jenny only)
Column 2	Scale RGI	= \$191
Column 3	Non-benefit income limit	= \$791

As the total non-benefit income (\$0) is less than the non-benefit income limit amount set out in Column 3 (\$791), the base RGI for the benefit unit is the amount set out in Column 2 (\$191).

The base RGI for the household is \$191. Jenny's financial assistance of \$366 has no impact on RGI.

## Verification Requirements

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To calculate RGI for Ontario Works benefit units, you must verify:

- the number of people included in an Ontario Works benefit unit; and
- the current monthly net amount of social assistance received after deductions (e.g. income deductions, overpayment deductions).

Ontario Works benefit units receive a monthly Statement of Assistance that sets out the names of all family members included in the benefit unit and the net monthly social assistance payment. The Statement of Assistance is the standard verification of net social assistance income and the composition of the benefit unit.

Where the Statement of Assistance is not available, the RGI household may provide a letter from the Ontario Works office stating the current net social assistance amount and family members included in the benefit unit.

Housing providers may also contact Housing Programmes for assistance in verifying Ontario Works information.

## **Legislative References**

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[Ontario Regulation 316/19](#), s. 3, 4

# Chapter 13 ODSP Benefit Units

## Purpose

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To detail the steps to calculate RGI for all or part of a household that has ODSP income.

## Overview

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Family units that receive social assistance from the Ontario Disability Support Program are called ODSP benefit units. RGI for ODSP benefit units is calculated according to a set social assistance rent scale. This scale is set out in Table 3 of [Ontario Regulation 316/19](#).

The ODSP rent scale sets out the base RGI for the benefit unit and the maximum amount of non-benefit income that the benefit unit can receive at that rate of RGI. This is called the non-benefit income limit.

- If the total non-benefit income of the benefit unit is less than or equal to the non-benefit income limit, the RGI amount set out in the ODSP rent scale is the base RGI for the benefit unit.
- If the total non-benefit income of the benefit unit is greater than the non-benefit income limit, the base RGI for the benefit unit is calculated at 30 percent of the non-benefit income.

See [Chapter 11 Calculating RGI Per AFNI](#) for more information about calculating RGI at 30 per cent of non-benefit income.

A benefit unit may be all or only part of a family unit. If part of the family receives ODSP and part of the family does not, this section applies to that part of the family that receives ODSP.

## Defining the Benefit Unit

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ODSP is a social assistance program intended to support people with disabilities and their families. Recipients of ODSP are referred to as benefit units.

A family unit may be a benefit unit in whole or in part. However, a benefit unit cannot consist of more than one family unit. An ODSP benefit unit can consist of:

- a single person with a disability;

- a person with a disability and their spouse (who may or may not also have a disability);
- a person with a disability, their spouse (who may or may not also have a disability), and their dependant children (regardless of age); or
- a person with a disability and their dependant children (regardless of age).

“Children” over the age of 18 may still be included as part of their parents’ ODSP benefit unit. ODSP refers to these people as dependant adults.

The ODSP office defines the benefit unit. This means that a member of the family who is not included in the benefit unit by ODSP is also not part of the benefit unit for the calculation of RGI. This may occur if a dependant is removed from the benefit unit because they have sufficient income to support themselves, or because they are eligible to receive Ontario Works or ODSP in their own right. For example:

Bill lives with his 21-year-old son, Tom. Bill has a disability and receives ODSP as a single person. Tom is unemployed and receiving Ontario Works as a single person.

This household consists of an ODSP benefit unit of one (Bill) and an Ontario Works benefit unit of one (Tom).

## **Non-Benefit Income**

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Non-benefit income is compared to the non-benefit income limits in the ODSP social assistance scales to determine whether the scales apply.

Non-benefit income is all income normally included in AFNI, excluding social assistance income. In the case of an ODSP benefit unit:

- If AFNI is determined based on tax-based net income, non-benefit income is determined by deducting the current monthly net ODSP (including pay direct payments made for rent and utilities) payment from the monthly AFNI (i.e. Line 23600 of the income tax assessment divided by 12 months).
- If AFNI is determined based on approximated net income, all ODSP payments are excluded, leaving only non-benefit income.

The monthly net ODSP payment is verified by the current Statement of Assistance from ODSP and is the amount paid to the benefit unit after deductions (e.g. income deductions, overpayment deductions).

## ODSP Social Assistance Scales

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Table 3 of Ontario Regulation 316/19 is used to determine the base RGI for an ODSP benefit unit.

Table 3 consists of three columns:

- **Column 1** sets out the size of the benefit unit
- **Column 2** sets out the base RGI for the benefit unit
- **Column 3** sets out the maximum non-benefit income that the benefit unit can have (i.e. the non-benefit income limit)

**Table 3 – Ontario Regulation 316/19**

Column 1 Benefit unit size (number of individuals)	Column 2 Rent attributable to benefit unit (monthly)	Column 3 Non-benefit income limit (monthly)
1	\$ 109	\$ 440
2	199	817
3	236	941
4	278	1,081
5	321	1,224
6	363	1,364
7	405	1,504
8	448	1,647
9	490	1,787
10	532	1,927
11	575	2,071
12 or more	617	2,211

To use Table 3:

- Determine the size of the benefit unit
- Determine the amount of non-benefit income
- Select the benefit unit size from Column 1

- Compare the total non-benefit income for members of the benefit unit to the amount in Column 3

If the total non-benefit income is less than or equal to the amount in Column 3, the base RGI for the benefit unit is the corresponding amount in Column 2.

For example:

Kelly and Mark are a married couple with two children under the age of six. The family receives ODSP due to Mark's disability. Kelly does home daycare and her approximated net income is \$860 per month.

Monthly AFNI = \$860 (Kelly's earnings)  
 Total monthly non-benefit income = \$860

Per Table 3:

Column 1 Size of benefit unit = 4  
 Column 2 Scale RGI = \$278  
 Column 3 Non-benefit income limit = \$1,081

As total non-benefit income (\$860) is less than the non-benefit income limit amount set out in Column 3 (\$1,081), the base RGI is the amount set out in Column 2.

The base RGI for the benefit unit is \$278.

Amrit is a single person receiving ODSP and CPP-d benefits. His annual tax-based net income is \$9,732, and his most recent net ODSP payment is \$411.

Monthly AFNI =  $\$9,732 \div 12$  = \$811  
 Total monthly non-benefit income = \$811 - \$411 = \$400

Per Table 3:

Column 1 Size of benefit unit = 1  
 Column 2 Scale RGI = \$109  
 Column 3 Non-benefit income limit = \$440

As total non-benefit income (\$400) is less than the non-benefit income limit amount set out in Column 3 (\$440), the base RGI is the amount set out in Column 2.

The base RGI for the benefit unit is \$109.

If the total non-benefit income is greater than the amount in Column 3, the base RGI is calculated at 30 per cent of the non-benefit income. ODSP income is not included in the non-benefit income or the calculation of RGI.

In other words, the base RGI is calculated in the same manner as a household who is not in receipt of ODSP – excluding the ODSP income.

For example:

Gina is a single mother with one young child. She receives ODSP and CPP-d. Her approximated net income is \$850 per month (CPP-d only).

Monthly AFNI = \$850  
Total monthly non-benefit income = \$850

Per Table 3:

Column 1 Size of benefit unit = 2  
Column 2 Scale RGI = \$199  
Column 3 Non-benefit income limit = \$817

As the total non-benefit income (\$850) is greater than the non-benefit income limit set out in Column 3 (\$817), the amount set out in Column 2 is not used as the base RGI.

The base RGI is calculated at 30 per cent of non-benefit income:  
 $\$850 \times 30\% = \$255$

Alan is a single person with a disability. He receives ODSP and works part time. His tax-based net income is \$14,364, and his most recent net ODSP payment is \$654.

Monthly AFNI =  $\$14,364 \div 12 = \$1,197$   
Monthly non-benefit income =  $\$1,197 - \$654 = \$543$

Per Table 3

Column 1 Size of benefit unit = 1  
Column 2 Scale RGI = \$109  
Column 3 Non-benefit income limit = \$440

As the total non-benefit income (\$543) is greater than the non-benefit income limit set out in Column 3 (\$440), the amount set out in Column 2 is not used as the base RGI.

The base RGI is calculated at 30 per cent of non-benefit income:  
 $\$543 - \$75$  (earnings exemption) =  $\$468 \times 30\% = \$140$  (rounded)

The base RGI for the benefit unit is \$140.

Note that the earnings exemption for employment-related income applies only to the calculation of RGI at 30 per cent of the non-benefit income. It does not apply when comparing the non-benefit income to the non-benefit income limit in Column 3 of the ODSP social assistance scale.

See [Chapter 11 Calculating RGI Per AFNI](#) for more information about calculating RGI for ODSP benefit units with non-benefit income greater than the non-benefit income limit.

## **ODSP Benefit Units with CPP-Disability or OAS Allowance**

The HSA sets out a separate test for ODSP benefit units that also receive CPP-d or OAS. This second test compares these amounts to the ODSP basic needs amount for the benefit unit.

This second test is not conducted in the County. CPP-d and OAS income is treated in the same manner as other types of non-benefit income.

## **Assistance for Children with Severe Disabilities (ACSD)**

The ODSP social assistance rent scales are used only for benefit units that receive regular ODSP benefits.

ACSD is not a regular ODSP benefit. It is a special benefit that is paid to the parents of a disabled child to assist them with disability related expenses and respite costs. ACSD does not include a shelter allowance.

The parents may or may not be in receipt of social assistance themselves. Parents eligible for both ODSP and ACSD will receive these as separate payments.

ACSD is not included on Line 23600 of the income tax assessment and is also excluded from approximated net income. It is not used to calculate RGI.

For example:

Conrad receives ODSP for himself and his son of \$414, and an additional ACSD amount for his son of \$490. He also receives CPP-d, and his annual tax-based net income is \$12,168.

Monthly AFNI  $= \$12,168 \div 12 = \$1,014$   
Monthly non-benefit income  $= \$1,014 - \$414 = \$600$

ACSD of \$490 is not included in AFNI and is not deducted when determining non-benefit income.

Per Table 3:

Column 1	Size of benefit unit	= 2
Column 2	Scale RGI	= \$199
Column 3	Non-benefit income limit	= \$817

As the total non-benefit income (\$600) is less than the non-benefit income limit amount set out in Column 3 (\$817), the base RGI for the benefit unit is the amount set out in Column 2 (\$199).

The base RGI for the household is \$199. The ACSD of \$490 has no impact on RGI.

## Verification Requirements

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To calculate RGI for ODSP benefit units, you must verify:

- the number of people included in an ODSP benefit unit; and
- the current monthly net amount of social assistance received after deductions (e.g. income deductions, overpayment deductions).

ODSP benefit units receive a monthly Statement of Assistance that sets out the names of all family members included in the benefit unit and the net monthly social assistance payment. The Statement of Assistance is the standard for the verification of net social assistance income and the composition of the benefit unit.

Where the Statement of Assistance is not available, the RGI household may provide a letter from the ODSP office setting out the current net social assistance amount and the number of people in the benefit unit.

Normally the household will request such a letter from the ODSP office. If the housing provider requests the letter from the ODSP directly, they must include a consent form with their request. Providers will normally request information directly from the ODSP office only with the household's permission.

Housing providers may also contact Housing Programmes for assistance in verifying ODSP information.

## **Legislative References**

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[Ontario Regulation 316/19](#), s. 3, 4

# Chapter 14 **Utility Adjustments**

## **Purpose**

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To outline the utility allowances and extra charges that are included in the calculation of RGI.

## **Overview**

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RGI is intended to reflect the cost of “fully serviced accommodation.” This means that the housing provider pays the costs for heat and hot water and provides a refrigerator and a stove in the unit. Households are expected to pay for their own electricity, except for electric heat. Where these are not provided or where services are provided in addition to these, the base RGI is adjusted for utilities.

Utility adjustments are based on set scales that reflect the size of the unit, the utilities and services provided by the housing provider, and additional charges paid by the household. These scales are set out in Tables 4 to 8 of [Ontario Regulation 316/19](#) as follows:

- **Table 4** details extra charges that are added to the base RGI where the housing provider pays the cost for additional services such as laundry facilities or electricity other than that used for heat or hot water.
- **Table 5** details allowances that are subtracted from the base RGI where the household is required to pay for water, hot water or provide their own fridge or stove.
- **Tables 6, 7 and 8** detail allowances for heat that are subtracted from the base RGI where the household is required to pay for their own heating costs.

Any combination of allowances and extra charges may be applied to an RGI unit. These are added together to determine the set utility adjustment for the unit.

Once the utility adjustment is determined for a unit, it will remain fixed for this unit unless the services change or the utility tables in Ontario Regulation 316/19 are modified by the Ministry of Municipal Affairs and Housing (MMAH).

## **Standard Extra Charges**

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Standard extra charges are added to the base RGI of a household if the housing provider is also responsible for the costs of any of the following additional services or utilities:

- electricity for the unit (excluding electric heat)
- power for cooking facilities in the unit
- power to operate a clothes dryer in the unit
- a washing machine in the unit (not coin-operated)
- a clothes dryer in the unit (not coin-operated)
- laundry facilities in the housing project that are not coin-operated

Standard extra charges for additional services and utilities that are paid for by the housing provider are determined according to Table 4 in Ontario Regulation 316/19 as set out on the following page:

**Table 4: Standard Extra Charges**

Column 1 Item	Column 2 Service or Utility	Column 3 1-bed unit, Bach, Bed	Column 4 2-bed unit	Column 5 3-bed unit	Column 6 4-bed unit or more
1.	Electricity, other than, electricity provided for heating the unit electricity provided for heating the water supplied to the unit electricity provided as power for cooking facilities in the unit electricity provided as power to operate a clothes dryer in the unit.	\$24	\$34	\$39	\$41
2.	Power for cooking facilities in the unit.	6	9	11	12
3.	Laundry facilities, other than coin- operated laundry facilities, in the housing project.	6	9	11	13
4.	Power to operate a clothes dryer in the unit.	6	9	11	13
5.	A washing machine, other than a coin- operated washing machine, in the unit.	2	2	2	2
6.	A clothes dryer, other than a coin- operated clothes dryer, in the unit.	2	2	2	2

Use Table 4 to determine the applicable extra charge for the unit for each additional service or utility outlined in Column 2 that is paid for by the housing provider. Charges for

each service or utility vary according to the size of the unit as outlined in Columns 3 to 6 of Table 4.

For example:

A housing provider pays the utilities and appliances for a three-bedroom unit, including heat, electricity, water, hot water, stove and refrigerator. The housing provider also provides a washer and dryer in the unit for the household's use.

The extra charge, which is added to the base RGI for the household, is based on a three-bedroom unit and services provided as follows:

Electricity	\$39
Cooking power	\$11
Clothes drying power	\$11
Washer	\$2
Dryer	\$2

Total extra charge for the unit \$65.

## **Allowances for Water, Hot Water and Appliances**

---

An allowance is subtracted from the base RGI of the household if the household is expected to pay for the costs of any of the following additional services or appliances:

- fuel (e.g. oil, gas or electricity) used to operate a hot water heater
- water
- refrigerator
- stove

Where the household is responsible for the costs of fuel to operate a hot water heater, the allowance that is subtracted from the base RGI is dependent on the type of fuel (e.g. oil, gas or electricity) and if the household is also required to pay a rental fee for the hot water heater. If the housing provider does not own the hot water heater, the household is paying a rental fee for it.

Allowances for water, hot water and appliances that are supplied by the household are determined according to Table 5 in Ontario Regulation 316/19 as set out on the following page:

**Table 5: Allowances for Water and Appliances**

Column 1 Item	Column 2 Service or Utility	Column 3 1-bed unit, Bach	Column 4 2-bed unit	Column 5 3-bed unit	Column 6 4-bed unit or more
1.	Oil used to operate a hot water heater, where the household does not pay a rental fee for the heater	\$28	\$34	\$39	\$47
2.	Oil used to operate a hot water heater, where the household pays a rental fee for the heater	34	41	46	56
3.	Gas used to operate a hot water heater, where the household does not pay a rental fee for the heater	15	21	26	32
4.	Gas used to operate a hot water heater, where the household pays a rental fee for the heater	29	40	47	54
5.	Electricity used to operate a hot water heater, where the household does not pay a rental fee for the heater	23	28	32	39
6.	Electricity used to operate a hot water heater, where the household pays a rental fee for the heater	28	34	38	46
7.	Water, other than hot water	8	15	18	20
8.	Refrigerator	2	2	2	2
9.	Stove	2	2	2	2

Use Table 5 to determine the applicable allowance for the unit for each item outlined in Column 2 that is paid for by the household. Charges for each service or utility vary according to the size of the unit as outlined in Columns 3 to 6 of Table 5.

For example:

John lives in a 3-bedroom unit and pays directly for water and gas, including gas to heat the hot water. He pays a rental fee for the hot water heater and owns his own refrigerator and stove.

The allowance for water and appliances, which is subtracted from the base RGI, is based on a 3-bedroom unit and is calculated as follows:

Gas for hot water, including fee for rental hot water heater	\$47
Water	\$18
Refrigerator	\$2
Stove	\$2
Total allowance for the unit	\$69

**Note:** This example does not calculate the allowance for gas heat, which will be outlined in the next subsection.

## **Allowances for Heat**

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If the household pays their own heating costs directly, the applicable allowance is subtracted from the base RGI for the household.

Heating allowances are set out in Tables 6, 7 and 8 of Ontario Regulation 319/19 and are based on the:

- type of fuel used to heat the unit;
- area of the province in which the household lives; and
- size and type of the unit.

Table 6 sets out the heating allowances for oil heat, Table 7 for gas heat, and Table 8 for electric heat, as follows:

**Table 6: Heat Allowance — Oil**

Column 1 Item	Column 2 Type of Unit	Column 3 Southern	Column 4 Central	Column 5 Northeastern	Column 6 Northern
1.	Apartment — Bachelor or one bedroom	\$49	\$55	\$56	\$67
2.	Apartment — Two bedrooms	51	57	58	72
3.	Apartment — Three or more bedrooms	64	69	73	90
4.	Row house	68	73	79	102
5.	Semi-detached house	92	97	107	135
6.	Single detached house	136	147	149	182

**Table 7: Heat Allowance — Gas**

Column 1 Item	Column 2 Type of Unit	Column 3 Southern	Column 4 Central	Column 5 Northeastern	Column 6 Northern
1.	Apartment — Bachelor or one bedroom	\$21	\$31	\$32	\$40
2.	Apartment — Two bedrooms	24	32	33	43
3.	Apartment — Three or more bedrooms	25	35	39	49
4.	Row house	28	37	42	56
5.	Semi-detached house	39	49	56	76
6.	Single detached house	56	74	79	100

**Table 8: Heat Allowance — Electricity**

Column 1 Item	Column 2 Type of Unit	Column 3 Southern	Column 4 Central	Column 5 Northeastern	Column 6 Northern
1.	Apartment — Bachelor or one bedroom	\$40	\$45	\$46	\$55
2.	Apartment — Two bedrooms	42	47	48	59
3.	Apartment — Three or more bedrooms	53	57	60	74
4.	Row house	56	60	65	84
5.	Semi-detached house	76	80	88	111
6.	Single detached house	112	121	123	150

The County is located in the Central Area of Ontario, so the amounts set out in Column 4 of the above tables are used to determine the heating allowance.

Determine the type of fuel (oil, gas or electricity) used to heat the unit, and then use one of Tables 6, 7 or 8 to determine the applicable allowance for the type and size of unit set out in Column 2.

For example:

Joanna lives in a 3-bedroom townhouse in Mount Forest. She pays for all utilities including electric baseboard heating for the unit.

The heating allowance that is subtracted from the base RGI is \$60. This is the amount set out in Column 4 (Central Area) for a row house.

**Note:** If a household is required to pay for a central air conditioning unit as a condition of their lease/housing agreement, an allowance as set out in Table 8 may be applied to offset the additional cost of rental.

## Utility Adjustment Examples

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Once all the standard extra charges, allowances for water, hot water and appliances, and allowances for heat are determined, this amount is applied to the base RGI for the unit. This net amount may be either added to or subtracted from the base RGI for the unit. For example:

Helene lives in a two-bedroom apartment. The housing provider pays the costs for all utilities including the electricity to heat the unit. Helene owns her own fridge and stove.

The base RGI is \$191. The utility adjustment for the unit is:

Electricity for unit	+\$34 per Table 4
Power for cooking facilities	+\$9 per Table 4
Fridge	-\$2 per Table 5
Stove	-\$2 per Table 5

Total utility adjustment for unit is \$39.

RGI is determined by adding the utility adjustment to the base RGI:

Base RGI	\$191
Utility adjustment	+ \$39
RGI charge	= \$230

Eleanor lives in a semi-detached four-bedroom house and pays the costs of all utilities including electricity, water and gas for heat and hot water. The housing provider owns the hot water heater in the house, and provides a fridge, stove, washer and dryer.

The base RGI is \$480. The utility adjustment for the unit is:

Washer	+\$2 per Table 4
Dryer	+\$2 per Table 4
Water	-\$20 per Table 5
Gas for hot water	-\$32 per Table 5 (no hot water heater fee)
Gas to heat house	-\$49 per Table 7

Total utility adjustment for unit is -\$97 (minus)

The RGI is determined by subtracting the utility adjustment from the base RGI:

Base RGI	\$480
Utility adjustment	- \$97
RGI charge	=\$383

## Legislative References

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[Ontario Regulation 316/19](#), s. 9

# Chapter 15 **Minimum Rent**

## **Purpose**

---

To outline how to calculate the minimum RGI that may be charged to a household. This is called minimum rent.

## **Overview**

---

Once the total RGI amount is calculated for a household, including any applicable utility adjustments, this amount is compared to the minimum RGI chargeable for the unit.

The minimum RGI rent that can be charged to a household is indexed annually at the same rate as the rent increase guideline under the RTA. The indexed minimum RGI rent for the period of July 1, 2025 to June 30, 2026 is \$142 per month.

There are two exceptions to the indexed minimum rent amount:

- Existing households paying less than the minimum rent are subject to a phased-in provisional minimum rent which is increased annually by \$8. The provisional minimum RGI rent for the period of July 1, 2025 to June 30, 2026 is \$133 per month.
- The minimum rent for households who pay RGI at social assistance scale rates of less than the applicable indexed amount is the scale amount.

## **Calculating Minimum Rent**

---

Minimum rent is determined after all RGI calculations are completed, including any applicable utility adjustments. It applies to the whole household, not to individual family units or benefit units.

Housing providers calculate RGI for the household as follows:

- Determine the RGI charge for each family unit or benefit unit in the household using 30 per cent of the AFNI or applicable social assistance scale.
- Total the RGI charges for all family units and benefit units in the household.
- Apply any utility adjustments for the unit.
- If this amount is lower than the applicable minimum rent for the household, increase the RGI charge to the applicable minimum rent amount.

For example:

You calculate 30 per cent of AFNI at \$150. There is a utility allowance for the unit of \$36.

RGI calculation	$\$150 - \$36 = \$114$
Adjusted to minimum RGI	$= \$142$

Minimum rent applies to the entire household, not to individual family units within the household. For example:

A household consists of a couple receiving ODSP and their 30-year-old son. The couple do not receive ODSP for their son. The son has no income of his own. There is no utility adjustment for the unit.

RGI calculation for couple	\$199
RGI calculation for son	\$0
Total RGI for household	\$199

No minimum rent adjustment is required.

## **Indexed Minimum Rent**

---

Minimum rent is increased annually at the same rate as the rent increase guideline under the RTA.

Housing Programmes will notify housing providers of the applicable indexed minimum rent amount before July 1 each year. Housing providers will adjust RGI for households paying minimum rent to the new indexed amount at the first RGI review conducted after July 1 each year. Any increase in RGI is effective the first day of the month following the review.

For example:

A household moves into an RGI unit on September 1, 2024.

RGI is calculated at \$110. RGI is calculated at less than the indexed minimum rent, so it is adjusted to minimum rent of \$139.

Minimum rent is indexed effective July 1, 2025 at 2.5% per the rent increase guidelines, making it \$142.

You conduct an annual RGI review for the same household in August 2025 and calculate their RGI at \$102.

RGI is calculated at less than the indexed minimum rent amount, so RGI is adjusted to new minimum rent of \$142 effective September 1, 2025.

## **Provisional Minimum Rent**

---

The provisional minimum rent applies only to households whose rent or housing charge has remained below the previous indexed minimum rent. The provisional minimum rent ceases to apply to an RGI household if their RGI is subsequently calculated at more than the applicable indexed amount.

If an RGI household was paying less than \$139 on July 1, 2025, the minimum monthly rent applicable to that household is \$133. This provisional minimum rent amount is increased annually by \$8 on July 1 of each year until it is equivalent to the indexed minimum rent amount.

For example:

On July 1, 2025, minimum rent is indexed to \$142 and provisional minimum rent is increased to \$133.

In December 2025, you conduct an RGI review for a household with RGI at the provisional minimum rent of \$125. You calculate their new RGI at \$128.

Old RGI	\$125	(previous provisional minimum rent)
New RGI Calculation	\$128	Less than \$139 (previous indexed minimum rent)
Minimum rent	\$133	Provisional minimum rent (indexed)

Adjust RGI to new provisional minimum rent of \$133.

On July 1, 2026, minimum rent is indexed to \$146 (2.5 per cent increase) and provisional minimum rent is indexed to \$141 (\$133 + \$8).

In December 2026, you conduct an RGI review for the same household and calculate their new RGI at \$145.

Old RGI	\$133	(previous provisional minimum rent)
New RGI Calculation	\$145	More than \$142 (previous indexed minimum rent)
Minimum rent	\$145	

Provisional minimum rent no longer applies and the RGI is charged at \$145.

Provisional minimum rent will no longer apply to this household if income decreases.

## Minimum Rent for Benefit Units at Scale

---

The minimum rent for an Ontario Works or ODSP household with a social assistance rent scale below the current indexed minimum rent, will be the rent scale for the benefit unit. As of the release of this Guide, this only applies to households that consist of a single person benefit unit, as follows.

- Minimum rent for an ODSP benefit unit and household of one is \$109.
- Minimum rent for an Ontario Works benefit unit and household of one is \$85.

For example:

Dwayne is a single person receiving ODSP. He is over housed and lives in a 3-bedroom townhouse with a utility allowance of \$58.

RGI Calculation	\$51	= \$109 – \$58 utility allowance
Minimum rent	\$109	ODSP scale

RGI is adjusted to the scale rate for a benefit unit of one.

Jacob and his adult daughter, Agnes, live together. Jacob receives Ontario Works as a single person. Agnes is a full-time college student who works part-time. There is no adjustment for utilities.

Jacob's RGI is calculated based on the Ontario Works rent scale for a single person. Agnes's income is exempt.

RGI Calculation = \$85 + \$0  
Minimum Rent = \$142 Indexed Minimum Rent

RGI is adjusted to the minimum rent of \$142 because the household consists of more than a benefit unit and household of one person.

## Legislative References

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[Ontario Regulation 316/19](#), s. 2(2), 2(3), 2(4), 2(5), 2(6), 2(7) and 2(8)

## Chapter 16 **Maximum RGI**

### **Purpose**

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To outline how to calculate the maximum RGI that may be charged to a household.

### **Overview**

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Once the total RGI amount is calculated for a household, including any applicable utility adjustments, this amount is compared to the market rent or housing charge for the unit. The total RGI amount for the unit cannot be more than the market rent or housing charge for the unit.

### **Maximum RGI**

---

The maximum RGI that can be charged to a household is the amount of the market rent or housing charge for the unit.

If RGI is calculated at more than the market rent or housing charge, the RGI is reduced to an amount equivalent to the market rent or housing charge. For example:

The base RGI for a household is \$820. There is utility charge of \$39 for the unit. The market rent for the unit is \$850. The RGI charge for the unit is:

RGI calculation	$\$820 + \$39 = \$859$
Adjusted to maximum RGI	$= \$850$

### **Legislative References**

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[Ontario Regulation 316/19](#), s. 2

# Chapter 17 **Pro-Rated RGI**

## **Purpose**

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To outline how to calculate RGI for a partial month of occupancy.

## **Overview**

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If a household lives in a unit for less than a full month, the RGI for the month is prorated so that the household only pays for the part of the month in which it occupied the unit. This may occur in the month of move-in or the month of move-out.

## **Move-ins**

---

If a new household's lease or housing agreement stipulates a move-in date that is after the first of the month, the RGI will be pro-rated for the first month of occupancy.

The RGI is not prorated if the lease or housing agreement begins on the first of the month, and the household chooses not to move in until after this date.

To pro-rate the RGI for the month of move-in:

- Calculate the full monthly RGI amount
- Determine the daily RGI rate by dividing the full monthly RGI amount by the number of days in the month of move-in
- Multiply the daily rate by the number of days that the household will occupy the unit in the month of move-in

For example:

John moves into an RGI unit on July 19. This means that, in the month of move-in, they will reside in the unit for only 13 days of a 31-day month.

The full monthly RGI for the unit (including utility adjustments) is \$500.

Full monthly RGI	\$500
Daily RGI	\$500 divided by 31 days = \$16.13
Pro-rated RGI	\$16.13 times 13 days = \$209.69

The pro-rated RGI for the month of July is \$210 (rounded to the nearest dollar).

Housing providers can also use the table on the following page to determine prorated RGI in the month of move-in. To use the table:

- Select the column that matches the number of days in the month of move-in
- Move down the column to the row with the date of the month in which the household moved in
- Multiply the factor indicated by the full monthly RGI

In the earlier example:

John moves into an RGI unit on July 19. The full monthly RGI for the unit (including utility adjustments) is \$500.

Full monthly RGI	\$500
Column to use	31 days (last column)
Row to use	19 <sup>th</sup>
Factor for pro-rating	0.41935 (where column and row intersect)
Pro-rated RGI	\$500 times 0.41935 = \$209.68

The pro-rated RGI for the month of July is \$210 (rounded to the nearest dollar).

## Pro-rating RGI in the Month of Move-in

Move-in Day	28 Days	29 Days	30 Days	31 Days
31st	--	--	--	.03226
30th	--	--	.03333	.06452
29th	--	.03448	.06667	.09677
28th	.03571	.06897	.10000	.12903
27th	.07143	.10345	.13333	.16129
26th	.10714	.13794	.16667	.19355
25th	.14286	.17242	.20000	.22581
24th	.17857	.20690	.23333	.25806
23rd	.21428	.24138	.26667	.29032
22nd	.25000	.27586	.30000	.32258
21st	.28571	.31035	.33333	.35484
20th	.32143	.34483	.36667	.38710
19th	.35714	.37932	.40000	.41935
18th	.39285	.41378	.43333	.45161
17th	.42857	.44827	.46667	.48387
16th	.46428	.48276	.50000	.51613
15th	.50000	.51724	.53333	.54839
14th	.53572	.55173	.56667	.58065
13th	.57143	.58622	.60000	.61290
12th	.60715	.62068	.63333	.64516
11th	.64286	.65517	.66667	.67742
10th	.67857	.68965	.70000	.70968
9th	.71429	.72414	.73333	.74194
8th	.75000	.75862	.76667	.77419
7th	.78572	.79310	.80000	.80645
6th	.82143	.82758	.83333	.83871
5th	.85714	.86206	.86667	.87097
4th	.89286	.89655	.90000	.90323
3rd	.92857	.93103	.93333	.93548
2nd	.96429	.96552	.96667	.96774
1st	--	--	--	--

## Move-outs

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If a household is only responsible for the rent or housing charge before the last day of the month, the RGI may be pro-rated for the final month of occupancy (e.g. eviction, death of sole tenant, upon agreement).

The RGI is not prorated if the household has a legal obligation to pay for the full final month of tenancy (e.g. if the household vacates the unit without notice or chooses to vacate prior to the date of notice).

To pro-rate the RGI for the month of move-out:

- Calculate the full monthly RGI amount
- Determine the daily RGI rate by dividing the full monthly RGI amount by the number of days in the month of move-out
- Multiply the daily rate by the number of days that the household will occupy the unit in the month of move-out

For example:

An RGI household is served an eviction notice with a termination date of August 27. The household moves out and returns the keys on this date. The full monthly RGI for the unit (including utility adjustments) is \$600.

Full monthly RGI	\$600
Daily RGI	\$600 divided by 31 days = \$19.36
Pro-rated RGI	\$19.36 times 27 days = \$522.72

The pro-rated RGI for the month of August is \$523 (rounded to the nearest dollar).

Housing providers can also use the table on the following page to determine prorated RGI in the month of move-out. To use the table:

- Select the column that matches the number of days in the month of move-out
- Move down the column to the row with the date of the month in which the household moved out
- Multiply the factor indicated by the full monthly RGI

## Pro-rating RGI in the Month of Move-out

Move-in Day	28 Days	29 Days	30 Days	31 Days
1st	.03571	.03448	.03333	.03226
2nd	.07143	.06897	.06667	.06452
3rd	.10714	.10345	.10000	.09677
4th	.14286	.13794	.13333	.12903
5th	.17857	.17242	.16667	.16129
6th	.21428	.20690	.20000	.19355
7th	.25000	.24138	.23333	.22581
8th	.28571	.27586	.26667	.25801
9th	.32143	.31035	.30000	.29032
10th	.35714	.34483	.33333	.32258
11th	.39285	.37932	.36667	.35484
12th	.42857	.41378	.40000	.38710
13th	.46428	.44827	.43333	.41935
14th	.50000	.48276	.46667	.45161
15th	.53572	.51724	.50000	.48387
16th	.57143	.55173	.53333	.51613
17th	.60715	.58622	.56667	.54839
18th	.64286	.62068	.60000	.58065
19th	.67857	.65517	.63333	.61290
20th	.71429	.68965	.66667	.64516
21st	.75000	.72414	.70000	.67742
22nd	.78572	.75862	.73333	.70968
23rd	.82143	.79310	.76667	.74194
24th	.85714	.82758	.80000	.77419
25th	.89286	.86206	.83333	.80645
26th	.92857	.89655	.86667	.83871
27th	.96429	.93103	.90000	.87097
28th	*	.96552	.93333	.90323
29th	*	*	.96667	.93548
30th	*	*	*	.96774
31st	*	*	*	*

In the earlier example:

The household vacates an RGI unit on August 27. The full monthly RGI for the unit (including utility adjustments) is \$600.

Full monthly RGI	\$600
Column to use	31 days (last column)
Row to use	27 <sup>th</sup>
Factor for pro-rating	0.87097 (where column and row intersect)
Pro-rated RGI	\$600 times 0.87097 = \$522.58

The pro-rated RGI for the month of July is \$523 (rounded to the nearest dollar).

## Legislative References

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[Ontario Regulation 316/19](#), s. 2

## Chapter 18 **In-Year RGI Reviews**

### **Purpose**

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To set out the requirements for conducting in-year reviews of RGI to minimize the number of RGI reviews and changes that occur outside of annual review.

### **Overview**

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RGI households must report a change in information or documents previously provided to determine RGI eligibility within 30 days. They are required to report only certain changes in income. See [Chapter 4 Notice of Changes](#) for more information about required reporting.

In-year changes in RGI eligibility are always implemented.

Not all reported changes in income will result in an in-year review resulting in a change to the RGI charge.

- In-year RGI decreases are implemented only in specific circumstances and when required to avoid hardship or stabilize a tenancy/occupancy.
- Most in year RGI increases are deferred to annual RGI review to support households transition to more stable incomes.

Most income changes that are reported outside of annual RGI reviews will not result in an in-year change to RGI. Most changes will be implemented at the next annual review.

### **In-Year RGI Eligibility Changes**

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If a household is determined ineligible for RGI due to a reported in-year change to information or documents (e.g. assets, status in Canada), they are ineligible effective the date of notice, and their rent or housing charge will increase to the market rent or housing charge on the first day of the month following 90 days from the date of the notice.

For example:

In March, Jeremy reports an in-year change that he received an inheritance of \$250,000 in January. He currently pays \$200 RGI and the market amount for his unit is \$1,100. The provider determines that Jeremy is ineligible for RGI because his assets exceed the asset limit.

On March 15, the provider issues notice to Jeremy that he is ineligible for RGI and his rent/housing charge will increase to the market amount of \$1,100 effective July 1.

## **In-Year Income Changes**

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This section outlines when in-year RGI income changes will be implemented, as opposed to annual RGI review.

### **In-Year RGI Decreases**

An in-year RGI decrease because of a reported change in income is only implemented if it meets all the following criteria:

- The RGI household is requesting that RGI be decreased.
- The household has not already had an in-year RGI change solely due to a decrease in income.
- The change decreases total AFNI for the year by at least 20 per cent.
- The household is not pending or required to pursue another source of income.
- In the case of a benefit unit, the current RGI and utility costs payable are higher than the maximum shelter allowance for the benefit unit, and the difference is material. See [Chapter 22 Resources](#) for maximum social assistance shelter allowance amounts.

For example:

Gino is a single person who works at a school. AFNI is \$14,640 (\$1,220 per month). Gino verifies that he will receive EI for July and August in the amount of \$670 per month. He is requesting an in-year decrease in income.

Gino's annual approximated net income has only decreased by about 6 per cent:

- $\$1,220 \times 10 \text{ months} + \$670 \times 2 \text{ months} = \$13,540$  (about 6 per cent less than the AFNI of \$14,640)

An in-year RGI decrease is NOT implemented because AFNI has not decreased by at least 20 per cent.

Eliza and Alexander are a married couple with two small children. Eliza is working and Alexander receives EI. AFNI is \$19,310 based on the following tax-based net income: Eliza - \$12,002; and Alexander - \$7,308.

Alexander's EI ends and the family requests an RGI decrease. They have had no other in-year changes.

AFNI is reduced to \$12,002, which is a 37.5 per cent decrease in income ( $\$7,308 \div \$19,310$ ).

An in-year RGI decrease will be implemented.

Mathilde and Matt are a married couple with one child. They are receiving Ontario Works and Matt is also working. RGI is \$285 based on 30 per cent of non-benefit income.

Non-benefit income = \$1,100 (Matt's earnings)  
Ontario Works = \$429 (\$494 basic needs + \$385 shelter)

Mathilde advises that Matt has moved out and requests an in-year decrease in RGI. Her Ontario Works is now \$745 (\$360 basic needs + \$385 shelter).

An in-year RGI decrease will not be implemented, as the current RGI and utility costs payable are lower than the maximum shelter allowance for the benefit unit.

In-year RGI changes will not be conducted for households who are pending or required to pursue income until the amount of the pending income is known. For example:

Octavia is a sole support parent of one child who is working part-time. Her RGI is \$269 based on her earnings. She requests an in-year RGI decrease because she is no longer working and not eligible for EI.

An in-year decrease is NOT implemented. Octavia is required to first pursue Ontario Works.

Octavia starts to receive Ontario Works of \$699 (\$360 basic needs + \$339 shelter for RGI and electricity).

An in-year RGI decrease is NOT implemented because the Ontario Works shelter allowance is sufficient to pay the current RGI of \$269.

Donovan and Marie are a married couple. Both are working. Their RGI is based on AFNI of \$17,224. Donovan is laid off and applies for EI. AFNI decreases to \$9,532, based only on Marie's earnings (a decrease of about 45 per cent). Donovan and Marie are requesting an in-year RGI decrease due to Donovan's loss of earnings.

The in-year RGI decrease is NOT implemented because Donovan is pending EI.

Donovan reports EI income of \$100 per week.

Donovan's approximated net income =  $\$100 \times 52 = \$5,200$

AFNI =  $\$5,200 + \$9,532 = \$14,732$

AFNI has decreased by about 15 per cent  
( $\$17,224 - \$14,732 = \$2,492$ , which is 15 per cent of \$17,224)

An in-year RGI decrease is NOT implemented because the decrease in AFNI is not more than 20 per cent after EI has been determined.

Walter is a single senior receiving OAS, GIS and GAINS. His AFNI is \$19,355. He advises that he is no longer receiving GIS or GAINS and his income has reduced to \$613 per month.

An in-year decrease is NOT implemented. Walter is first required to pursue reinstatement of his GIS and GAINS.

In-year RGI decreases are limited to once between annual reviews (or between move-in and the first annual review) if the review was requested by the RGI household solely because of a 20 per cent reduction in AFNI. There are no exceptions.

A second in-year decrease may be permitted at the discretion of the housing provider if the RGI decrease is due to a required reported change (e.g. someone moves out of the household). For example:

Gabrielle is a sole support parent receiving EI. She lives with her mother who is a senior receiving OAS and GIS.

Gabrielle previously had an in-year RGI decrease when she lost her job and started to receive EI. She requested the RGI change solely because of a 20 per cent decrease in her income.

Gabrielle's mother moves out of the RGI unit into a long-term care home. Gabrielle requests a second in-year decrease to her RGI.

The second in-year RGI decrease is implemented because it is due to a required reported change to household composition.

Morgan is a single person working full-time. RGI is \$491 based on AFNI of \$21,550. Morgan requests an in-year RGI decrease because his hours have decreased.

The provider decreases RGI to \$368 based on approximated net income of \$1,300 per month (\$15,600 per year), which is a decrease in AFNI of 24 per cent.

Morgan stops working due to a workplace injury and starts receiving WSIB of \$1,000 per month. This is a 23 per cent decrease in AFNI.

An in-year RGI decrease is NOT implemented because Morgan has already had an in-year RGI decrease solely due to a decrease in income.

## **In-Year RGI Increases**

An in-year RGI increase because of a reported change in income is only implemented in the case of any of the following:

- A new household member moves in with income.
- A household member ceases to be a full-time student and had income excluded from RGI for at least 6 months prior to ceasing school.
- A benefit unit that is paying RGI at scale has an increase in non-benefit income above the applicable non-benefit income limit, and they continue to qualify for Ontario Works or ODSP.

- A household member has had their income taxes reassessed and the change in net income is material.

**Note:** An in-year increase is not implemented when an Ontario Works or ODSP benefit unit adds a new member to their benefit unit. The increase to the next rent scale amount is implemented at the next annual RGI review.

**Note:** An in-year increase is not implemented when an Ontario Works benefit unit transitions to ODSP. The increase to the ODSP rent scale amount is implemented at the next annual RGI review.

For example:

Natasha is a single parent and full-time student. Her boyfriend, Jordan, moves into the unit. Jordan is working and his tax-based net income is \$27,833 per year.

An in-year RGI increase is implemented.

Gloria is a single person and a master's student. She has worked as a teaching and research assistant throughout her 2-year program, earning about \$12,000 per year. Gloria graduates from her program and starts working part-time at the local library earning about \$12,000 per year.

An in-year RGI increase is implemented because Gloria is no longer a full-time student, and her income was excluded for more than 6 months prior to ceasing school.

Kendra is a single parent and a full-time college student who receives only OSAP loans. Kendra starts a new job earning \$26,000 per year in March, the month before she graduates.

An in-year RGI increase is NOT implemented because Kendra did not have income excluded for at least 6 months prior to ceasing school.

Jayne is a single parent on Ontario Works paying RGI at scale of \$191. She receives Ontario Works of \$636 (\$360 basic needs + \$236 shelter for RGI and electricity). Maximum Ontario Works shelter for a 2-person household is \$642.

Jayne starts a new job earning about \$1,500 per month. Her Ontario Works decreases to \$296.

RGI is increased in-year to \$450 based on Jayne's non-benefit income. The new charge is within the maximum Ontario Works shelter allowance.

Note: Jayne's Ontario Works will increase to \$555 due to the RGI change.

Boris is a single person receiving ODSP and paying RGI at scale. Boris's ODSP is terminated when he turns 65 and starts to receive OAS and GIS.

An in-year RGI change is NOT implemented because Boris no longer qualifies for ODSP.

In-year RGI increases will normally be limited to once between annual reviews (or between move-in and the first annual review).

Housing providers may conduct a second review at their discretion if there are extenuating circumstances.

## **Effective Dates of RGI Changes**

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If a reported change in income does not result in an in-year change to RGI, the change in income will be included in the RGI calculation at the next annual RGI review.

In-year changes resulting in an RGI increase of less than \$10 are not implemented until the time of the annual RGI review.

### **First day of the month following the in-year review**

If a reported change in income warrants an in-year change, the effective date of the RGI change is the first day of the month following the in-year review of RGI in the case of:

- a benefit unit whose non-benefit income increases above the applicable non-benefit income limit; or
- a household who requests an RGI change due to a decrease in income that does not normally have to be reported.

For example:

Robert is a single person receiving ODSP and paying RGI at the scale rate of \$109. In April, Robert begins to receive CPP-d benefits of \$580. He notifies you of this change in June. He continues to be eligible for ODSP.

Robert's RGI is increased in-year to \$174 (30 per cent of non-benefit income) effective July 1 – the first day of the month following the in-year review.

Robert's ODSP shelter allowance will be adjusted to pay the increased RGI.

Amanda is a single parent working full-time at a local grocer. Her AFNI is \$23,450. In July, she advises that she has been working only about half her usual hours for the last several months. Based on her recent pay stubs, her approximated net income is \$900 per month. This is about a 54 per cent decrease in AFNI. Amanda requests an in-year decrease in RGI.

RGI is decreased in-year to \$225 based on reduced earnings effective August 1 – the first day of the month following the in-year review.

**Note:** The date the household reports the change can be considered the date of the in-year review in situations where there is an unexpected delay in receiving required documentation, for example, in pursuit of income situations.

### **First day of the month following the change**

If a reported change in income warrants an in-year change, the effective date of the RGI change is the first day of the month following any of the following events:

- A change in household composition
- A household member's change in full-time student status
- The start of Ontario Works or ODSP
- The termination of Ontario Works or ODSP
- The date a household member's income taxes were reassessed

Not all the above reported changes will always result in an in-year review, but if they do, they are implemented the first day of the month following the income change or event.

For example:

Breanna is a single parent and full-time student paying minimum rent. Her ex-husband, Jack, moves back into the unit in March. Jack has earnings of about \$17,993 per year.

An in-year RGI increase is implemented effective April 1 – the first day of the month after Jack moved in.

Tanya and Tony are a married couple paying RGI of \$693 based on AFNI of \$29,500. Both people are working. In June, Tanya moves out. Tony's tax-based net income is \$11,600. This is roughly a 60 per cent reduction in AFNI.

An in-year RGI decrease is implemented effective July 1 – the first day of the month after Tanya moved out.

Ahmed and Gita are a married couple with 2 children. Ahmed is a full-time college student and works as a teaching assistant while in school. He has earned about \$12,000 per year for the last 2 years. Gita has no income. They pay minimum rent.

Ahmed graduates in April and continues to work for the college in a different capacity. His anticipated income is about \$10,000 per year.

RGI is increased effective May 1 – the first day of the month following the date that Ahmed stopped school.

Mackenzie is a single parent who works part-time for a local donut shop earning about \$1,500 per month. Her RGI is \$405 based on her earnings. In September, she starts full-time university studies and starts to receive OSAP.

Mackenzie's RGI will be adjusted to minimum rent because she is a full-time student on the first day of the month that she started school.

Miguel pays RGI of \$340 per month based on tax-based net income of \$14,500 per year. In October, Miguel's income tax return is reassessed to include additional income from a second undeclared job. Line 23600 of his income tax assessment is adjusted from \$14,500 to \$26,100.

RGI is increased in-year effective November 1, the first day of the month following the date of the income tax reassessment, to reflect the updated tax-based net income.

Deon pays RGI of \$201 per month based on CPP income of \$8,000 per year. In May, Deon's income tax return is reassessed to correct a clerical error. Line 23600 of his income tax assessment is adjusted from \$8,030 to \$8,300.

The RGI is not increased in-year because the change is not material.

Deon's RGI will be adjusted at the next annual review.

Sammy is a single person receiving Ontario Works and working part time earning about \$1,000 per month. He starts a new job earning about \$24,000 annually and his Ontario Works terminates.

An in-year RGI increase is not implemented because Sammy is no longer eligible for Ontario Works. In-year changes due to an increase in income are not implemented in-year.

Sammy's RGI will be adjusted to reflect his new earnings at the next annual review.

## **Retroactive RGI Changes**

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Most reported changes in income will not result in an in-year change. This means that retroactive calculations will also be rare.

If an RGI household delays in reporting an in-year change, this will result in a retroactive RGI change only if an in-year increase would have been conducted had the change been declared on time. This may occur when:

- a new household member moves in with income;
- a household member ceases to be a full-time student; or
- a household member has had their income taxes reassessed and the change in net income is material.

For example:

Maxine is a single senior paying RGI of \$475 based on her OAS/GIS. In October, Maxine advises that her sister moved in with her in July. Her sister also receives OAS/GIS.

Maxine's RGI is retroactively increased to \$950 effective August 1 – the first day of the month following the date that the sister moved in.

Retroactive RGI changes are not implemented for:

- RGI increases that are not material (e.g. the RGI increase is less than \$10); or
- RGI decreases.

### **Recovery of retroactive RGI**

Retroactive RGI increases may result in the household owing retroactive RGI.

Retroactive RGI amounts owing because of an in-year change (or a retroactive change conducted at the time of annual review due to a delay in reporting) must be repaid by the household.

- Housing providers should first attempt to recover the retroactive RGI owing through a repayment agreement with the household.
- If the household refuses to enter into a repayment agreement, the housing provider may collect the amount owing by increasing the monthly rent or housing charge by 10 per cent of the monthly RGI amount.

Although the original RGI increase may be implemented retroactively to the first day of the month following the change in income, the additional 10 per cent increase cannot take effect until the first day of the second month following the notice of this increase.

For example:

Reema is a single parent paying RGI of \$250. In January, her boyfriend, Zac, moves into the unit. He has earnings. Reema does not notify the housing provider of the change until mid-June. The change results in an increase in RGI to \$500.

- In June, the provider notifies the household that their RGI has increased to \$500 effective February 1 (first day of the month after Zac moved in).
- This results in retroactive RGI owing of \$1,250 (\$250 x 5 months).
- In June, the housing provider gives notice to the RGI household that the RGI charge will be increased by 10 per cent to collect the retroactive RGI. The RGI charge increases to \$550 effective August 1.

Housing providers may use one of the templates in the [Housing Provider Portal](#) to request information from RGI households.

## **Administrative errors**

Retroactive RGI resulting from an administrative error is not collected back from the RGI household (e.g. if an RGI household declares information on time and the housing provider does not implement the change in a timely manner).

## **Legislative References**

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[Housing Services Act](#), s. 42, 52(3), 56(2)

[Ontario Regulation 367/11](#), s. 28, 60, 64

[Ontario Regulation 316/19](#), s. 11

# Chapter 19 Annual RGI Reviews

## Purpose

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Set out the requirements for conducting annual reviews of RGI and modified housing.

## Overview

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Housing providers are required to conduct annual RGI reviews for all RGI households. This is called an annual RGI review. At each annual RGI review, the housing provider will review:

- continued eligibility for RGI;
- the amount of RGI payable by the RGI household;
- size of unit under the occupancy standards; and
- eligibility for a modified unit (as applicable).

Housing providers may conduct a household's annual RGI review for the month of the anniversary of move-in or they may review all households in the same month each year.

## Annual RGI Review Form

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Housing providers are required to use the following forms when collecting information from a household for the annual RGI review, as found in the [Housing Provider Portal](#):

- Annual Eligibility Review – RGI and Modified Housing form, including the notice “How do I get a copy of my Proof of Income Statement?”
- Consent to Disclosure of Information and Documents (Consent Form)

Housing providers may also use and customize letter templates in the [Housing Provider Portal](#) to request information from RGI households.

The Annual Eligibility Review form ensures that housing providers are collecting relevant, complete and consistent information from RGI households. It also ensures that they are notified of the authority under which information is collected, in compliance with the Municipal Freedom of Information and Protection of Privacy Act (MFIPPA).

The Annual Eligibility Review form must be signed by all members of an RGI household who are 18 years of age and older – except for dependants (other than the spouse) who

are also full-time students. When an RGI household signs the form, they are making a declaration as to the truth of the information provided in the form.

If a member of the household is unable for any reason to sign the Annual Eligibility Review form, it may be signed on their behalf by a power of attorney or a person who is otherwise authorized to act on the person's behalf. This may be someone else living in the same unit.

## **Verification Requirements**

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Housing providers are required to verify the following information declared on the Annual Eligibility Review form:

- Net income of all members of the household with income – excluding full-time students
- School enrollment of all full-time students over the age of 18, if the student also has declared income
- Statement of Assistance from members receiving Ontario Works or ODSP
- Changes to assets, and total assets valued over \$30,000
- Changes to status in Canada

### **Net Income**

Housing providers must verify the net income of all members of the household – excluding the income of full-time students.

A person's annual tax-based net income is verified using one of the following:

- Proof of Income Statement or NOA from the previous tax year if the annual RGI review is conducted between July and December.
- Proof of Income Statement or NOA from the tax year before the previous year if the annual RGI review is conducted between January and June.

The Proof of Income Statement or NOA is required for the primary household member and their spouse, even if they have no income to declare.

If the tax-based net income does not accurately reflect the current average income amount or the income tax information is not available, the RGI household must also

provide a notice or statement of income from each employer or organization providing income. The documentation:

- must provide sufficient information to allow for an annualized approximation of the net income that is anticipated to be received over the 12-month period following the RGI review; and
- may include one or more statements or pay stubs at the discretion of the housing provider.

## **Full-time Student Status**

RGI households must provide verification of school enrolment for full-time students over the age of 18 years, including themselves, their spouses, and other members of the household with income.

Students may provide a letter from the school registrar or a copy of the Ontario Student Assistance Program (OSAP) statement to verify their full-time attendance. Verification should clearly state that the student is enrolled full-time and taking at least 60 per cent of a full course load, or 40 per cent if the student has a disability.

The following students are not required to provide verification of school enrollment:

- Students under the age of 18
- Students who are dependants over the age of 18 years who have no income or only income that that would not otherwise be included in the RGI calculation (e.g. OSAP, student awards, child support, child tax benefits)
- Part-time or occasional students

## **Statement of Assistance from Ontario Works or ODSP**

Housing providers must verify the number of people included in an Ontario Works or ODSP benefit unit and the current monthly net amount of social assistance. The net social assistance payment is the amount received after deductions (e.g. income deductions, overpayment deductions).

The monthly Ontario Works or ODSP Statement of Assistance is the standard for the verification of net social assistance income and the composition of the benefit unit.

Where the Statement of Assistance is not available, the RGI household may provide a letter from the Ontario Works or ODSP office setting out the current net social assistance

amount and the number of people in the benefit unit. Housing providers may also contact Housing Programmes for assistance in verifying social assistance information.

## **Status in Canada**

Status in Canada is verified at move-in. If the person is a Canadian citizen or a permanent resident, their status in Canada does not need to be re-verified at annual RGI review.

If a member of the household is an applicant for permanent residence or a refugee claimant, they must provide current verification of status from Immigration, Refugees and Citizenship Canada (IRCC) at each annual review until permanent residence is granted or denied. Housing providers may request updates between annual RGI reviews at their discretion.

## **Asset Verification**

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Assets are verified at move-in. Housing providers are not required to verify assets at annual RGI review unless one of the following apply:

- The total value of household assets is \$30,000 or more.
- The RGI household has declared a material change in the value or type of assets since the last annual (RGI) review.
- The RGI household has disposed of an asset or liquidated property.

## **Follow-up**

Housing providers may have to follow-up for additional information after the Annual Eligibility Review form is received. Housing providers should ensure that follow-up is prompt and does not delay a change in RGI.

Housing providers may proceed with an RGI change if they have sufficient income verification, even if they are following up for verification of other eligibility requirements (e.g. change in status in Canada, assets, occupancy standards) or determining if a guest has moved into the unit.

## **Waivers**

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A housing provider will waive the requirement that an RGI household submit information, documents or the Annual Eligibility Review form if the housing provider is satisfied that:

- the RGI household is unable to do so;
- it is inappropriate in the circumstances to require an RGI household of an alternative housing provider to do so; and
- the RGI household's personal safety may be at risk in doing so.

If information, documents or forms are waived at annual RGI review, the reasons must be clearly documented on the RGI household's file. Housing providers are encouraged to consult Housing Programmes if they are considering a waiver.

## Timing of Reviews

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Housing providers may conduct a household's annual RGI review for the month of the anniversary of move-in or they may review all households at the same property in the same month each year (the "annual review date").

Housing providers who conduct annual RGI reviews in the same month for all households may defer the first annual review for households who moved in less than 6 months prior to the next scheduled annual review month. For example:

A household moves in February 1. The housing provider normally conducts annual RGI reviews for all its households effective July 1.

The first scheduled annual RGI review is 5 months after move in.

The housing provider may defer the household's first annual RGI review until the following year.

Housing providers should send out requests for the completion of the Annual Eligibility Review package a minimum of 2 months before the annual review date. For example:

A housing provider conducts annual RGI reviews for all its households effective July 1.

- The housing provider should send out the Annual Eligibility Review form no later than May 1.
- The annual RGI review is conducted in June and the change is implemented effective July 1.

A household moves in August 1. The annual RGI review will be conducted effective the following August 1.

- The housing provider should send out the Annual Eligibility Review form no later than June 1.
- The annual RGI review is conducted in July and the change is implemented effective August 1.

Annual RGI reviews should be completed without delay after the Annual Eligibility Review form and supporting documentation is received. The review is considered complete when the notice of RGI change or notice of RGI ineligibility is sent to the household, regardless of the effective date of the change or ineligibility.

## **Effective Dates of RGI Changes**

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An RGI increase or decrease at the annual RGI review comes into effect on the first day of the month following the review.

If the review is conducted prior to the month before the annual review date, an RGI increase can be deferred to the annual review date. For example:

A housing provider conducts annual RGI reviews for all its households effective July 1. Annual Eligibility Review packages are sent out in March to allow sufficient time to send reminder notices and conduct all the reviews before the annual review date.

A household returns their completed package in April and the housing provider conducts the review which results in an RGI increase.

Instead of an effective date of May 1, the housing provider can defer the increase to be effective the annual review date of July 1.

Households who become ineligible for RGI at annual RGI review will be increased to the market rent or housing charge for their unit on the first day of the month following 90 days from the date of the notice of RGI ineligibility.

Housing providers should implement RGI changes resulting from the annual RGI review without delay. For example:

Jolene is a senior citizen with OAS, private pension and investment income. She declares assets valued at \$35,000. At annual RGI review in September, she submits her Proof of Income Statement but no proof of assets.

- The housing provider implements the RGI change based on her Proof of Income Statement effective October 1.
- The housing provider follows up for proof of assets and requests the information be returned by October 6.
- Jolene fails to provide the proof of assets by the due date. The housing provider sends notice of RGI ineligibility on October 7 indicating rent/housing charge will increase to market rent/housing charge effective February 1.

## **Retroactive RGI Changes**

If an RGI household declares a change in income at annual RGI review that should have been declared prior to this review, the change may be implemented as if it had been declared in-year. This may occur when:

- a new household member moves in with income;
- a household member ceases to be a full-time student, and that person also has ongoing income that had previously been excluded from RGI due to their student status for at least 6 months; and
- a household member has had their income taxes reassessed and the change in net income is material.

RGI decreases are not implemented retroactively if the change is not reported until annual RGI review.

If the resulting increase in RGI is not material, it is not implemented retroactively (e.g. the RGI increase is less than \$10).

## **RGI Ineligibility**

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Households who fail to return their Annual Eligibility Review package before the required date are ineligible for RGI. Housing providers must issue notice of RGI ineligibility, noting that the rent or housing charge will increase to the market rent or housing charge on the first day of the month following 90 days from the date of the notice. The Housing Programme Advisor must be copied on RGI ineligibility decision letters.

Housing providers may make an additional request for the information prior to serving notice of RGI ineligibility but should not unreasonably delay notice of RGI ineligibility if the documentation is not returned.

Housing providers may use one of the templates in the [Housing Provider Portal](#) to request information from RGI households.

## **Reinstatement of RGI**

Housing providers may reinstate RGI eligibility if the household submits satisfactory information and verification for the calculation of a subsidy prior to the increase to the market rent or housing charge.

The reinstatement of eligibility and the calculation of RGI is effective the annual review date for increases, and the first day of the month following the review for decreases. For example:

A housing provider conducts annual RGI reviews for all its households effective July 1. Annual Eligibility Review packages are sent out May 1 and must be returned by May 31. Households that do not return their packages by the deadline are issued a notice of RGI ineligibility for failure to provide information on June 1, with the increase to market rent effective September 1.

A household returns their completed package in July. The housing provider reinstates subsidy and conducts the review which results in an RGI increase. The effective date is the annual review date of July 1. The household has a subsidy overpayment for the month of July.

Another household returns their completed package in August. The housing provider reinstates subsidy and conducts the review which results in an RGI decrease. The effective date is the first day of the month following the review of September 1.

Housing providers should contact Housing Programmes for assistance if the household submits their information after the increase to the market rent or housing charge. Depending on the circumstances, reinstatement of eligibility and the calculation of RGI may be granted effective the month of the review, or the first day of the month following the review. Retroactive reinstatement of subsidy will not be granted.

## Modified Units

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Housing providers must review eligibility for a modified unit at the time of the Annual RGI Review. Medical verification of the need for the modified unit is only required if the housing provider has reason to believe that the person who requires the modifications no longer needs them. Housing providers must retain verification in the household's file from the initial assessment of the need for modifications.

Market rent households living in modified units are not required to complete the Annual Eligibility Review form. Housing providers must still review eligibility for the modified unit annually and request supporting verification as required.

## Legislative References

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[Housing Services Act](#), s. 52

[Ontario Regulation 367/11](#), s. 60

[Ontario Regulation 316/19](#), s. 10

## Chapter 20 Notices

### Purpose

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To provide guidance and resources for notices related to RGI and modified housing decisions.

### Overview

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The HSA requires written notice of RGI and modified housing-related decisions and changes, including the right of appeal. All notices of decision must be issued to RGI and modified housing households within 7 days of making the decision.

From time to time, housing providers may also give other types of written notice, like requests for information. Requests should be clear and specify the due date for the requested information or action.

### Letter Templates

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The County has developed many letter templates for housing providers, including notices related to:

- RGI changes
- RGI ineligibility
- Requests for information
- Over housed
- Pursuit of income
- Maximum rent and 24-month rule
- Review of Decision
- Offers/wait list

Housing providers may use these letter templates or incorporate the content of these letters into their own notices. All letters must be issued on the housing provider's letterhead and contain the name and contact information of a designated person for questions or clarification.

Letter templates include placeholders where the housing provider needs to enter specific information (e.g. **[date]**, **[reason for ineligibility]**). Housing providers should replace these placeholders with appropriate text.

Some letter templates have checklist options (e.g. requests for information, RGI ineligibility reasons). Housing providers should re-format these letters to include only the relevant information (e.g. only the information that will be requested, only the applicable ineligibility reason). The checklist items that are not relevant to the notice should not be included.

All templates are in the [Housing Provider Portal](#). Letter templates are updated from time to time, and providers should ensure that they are using the most current version as set out on the County's website.

## Appealable Decisions

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Housing providers must ensure that all notices of appealable decisions include the following statement of the household's right to request a Review of Decision, including information about how to request a review.

**\*\* IMPORTANT: You have the right to a review of this decision. \*\***

- If you have any questions, please contact your property manager to talk about this letter with you. If you disagree with this decision, **you can request a review of this decision.**
- This is a more formal process where people who did not take part in the original decision review your information. To start this process, you need to complete the attached **Review of Decision Request Form**. Once complete, submit the form to the County of Wellington, Review Coordinator at the address on the form by **DATE.**

Housing providers should ensure that this statement is included in notices of appealable decisions about:

- Ineligibility for RGI
- Ineligibility for a modified unit
- The amount of RGI payable
- The size of the unit in which a household is eligible for RGI, including any requirement to move to a smaller unit
- Ineligibility for immediate in-situ RGI

The housing provider must also ensure that notices of denials/refusals to offer include a statement of the right to appeal, and the process to appeal to the housing provider.

Please see local rules in the [Housing Provider Portal](#) for more detailed information about Review of Decisions.

## **Legislative References**

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[Housing Services Act](#), s. 50, 52, 53, 65

[Ontario Regulation 367/11](#), s. 29, 61

## Chapter 21 Resources

This section sets out several resources that may be helpful to housing providers who administer RGI.

These resources are accurate as of the last update of this guide. Housing providers are cautioned that these resources – notably contact information – may have changed after this guide was printed.

### **Procedures, Forms and Letter Templates**

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Procedures, standard forms and letter templates related to RGI decisions and RGI administration can be found in the [Housing Provider Portal](#) section of the [County of Wellington's website](#).

Housing providers are required to follow the procedures and use the forms and letter templates where applicable.

References to required procedures, forms and letter templates are included throughout this guide, including direct links to the resources on the County's website.

See [Chapter 20 Notices](#) for more information about how to use letter templates.

Procedures, forms and letter templates are updated from time to time, and providers should ensure that they are using the most current version as set out on the County's website.

### **Ontario Works Asset Limits**

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Ontario Works asset limits are set out in section 42 of [Ontario Regulation 134/98](#) under the Ontario Works Act, 1997.

As of the date of this guide, the Ontario Works asset limits are:

- \$10,000 for a single person
- \$15,000 for a couple with no dependants
- \$15,500 for a couple with one dependant, plus \$500 for each additional dependant
- \$10,500 for a single parent with one dependant, plus \$500 for each additional dependant

## Ontario Works Shelter Allowance

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Ontario Works shelter allowance benefits are set out in section 42 of [Ontario Regulation 134/98](#) under the Ontario Works Act. The shelter amount is paid based on actual expenses. Shelter costs may include:

- Rent/housing charges, excluding parking and cable
  - Cable may be included only if it is a mandatory fee of the housing provider and required for the operation of the building security or entry system
- Insurance premiums for the dwelling and contents
- Sector support and other required common expenses in co-operative housing
- Utilities
- Heating costs

The maximum amount of the Ontario Works shelter allowance is based on the number of members in a benefit unit as outlined below:

### Ontario Works Maximum Shelter Allowance (2024)

Benefit Unit Size	Maximum Monthly Shelter Allowance
1	\$390
2	\$642
3	\$697
4	\$756
5	\$815
6+	\$844

## ODSP Asset Limits

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ODSP asset limits are set out in section 27 of [Ontario Regulation 222/98](#) under the Ontario Disability Support Program Act, 1997.

As of the date of this guide, the ODSP asset limits are:

- \$40,000 for a single person
- \$50,000 for a couple
- Plus \$500 for each dependent

## ODSP Shelter Allowance

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ODSP shelter allowance benefits are set out in section 31 of [Ontario Regulation 222/98](#) under the Ontario Disability Support Program Act. The shelter amount is paid based on actual expenses. Shelter costs may include:

- Rent/housing charges, excluding parking and cable
  - Cable may be included only if it is a mandatory fee of the housing provider and required for the operation of the building security or entry system
- Insurance premiums for the dwelling and contents
- Sector support or other required common expenses in co-operative housing
- Utilities
- Heating costs

The maximum amount for shelter is based on the number of members in a benefit unit as outlined below:

### ODSP Maximum Shelter Allowance (2024)

Benefit Unit Size	Maximum Monthly Shelter Allowance
1	\$582
2	\$915
3	\$990
4	\$1,074
5	\$1,159
6+	\$1,201

## Pursuit of Income – Where to Apply

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### Ontario Works

Applicants can apply for Ontario Works by telephone or online.

For telephone intake screening, call:

Local calls: 519.837.2670 X 2603

Toll-free: 1.800.265.7294      Bell Relay: 1.800.855.0511

Apply online at the Ontario Works website at [www.ontario.ca/socialassistance](http://www.ontario.ca/socialassistance).

## **Employment Insurance**

Applicants can apply in person at a Service Canada Centre or online.

Apply at a Service Canada Centre in County of Wellington at:

Service Canada Centre  
259 Woodlawn Road West, Suite C  
Guelph ON

Apply online at the Employment Insurance section of the Service Canada website at [www.canada.ca/ei](http://www.canada.ca/ei).

For EI information call: 1.800.206.7218

## **OAS, GIS and GAINS**

Applicants can get an application kit in person at a Service Canada Centre or online.

For application kit, call: 1.800.277.9914

Pick up an application kit from a Service Canada Centre:

Service Canada Centre  
259 Woodlawn Road West, Suite C  
Guelph ON

Print an online application from the Service Canada website for OAS and GIS at [www.canada.ca/oas](http://www.canada.ca/oas) and [www.canada.ca/gis](http://www.canada.ca/gis).

Mail completed application forms to:

Service Canada  
PO Box 5100 Station D  
Scarborough ON M1R 5C8

For general information about GAINS, call: 1.866.668.8297

## **Child Support Resources**

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This information is provided for information purposes only. Housing providers may share this information with households who are looking for assistance in pursuing support.

RGI households are not required to pursue child or spousal support income as a condition of continued RGI eligibility.

For general information about family law issues such as child support and custody, go to the Attorney General's website at [www.ontario.ca/familylaw](http://www.ontario.ca/familylaw).

## **Family Responsibility Office (FRO)**

Mail or fax general correspondence to the FRO at:

Family Responsibility Office  
Ministry of Community and Social Services  
PO Box 200, STN A  
Oshawa, ON L1H 0C5  
Fax: 416.240.2401

To speak to a case contact, call:

Tel: 416.326.1817  
Toll Free: 1.800.267.4330

For general information through the 24-hour Automated Information Line, call:

Tel: 416.326.1818  
Toll Free: 1.800.267.7263

For more information go to the FRO website at [www.ontario.ca/fro](http://www.ontario.ca/fro).

## **Ontario Superior Court of Justice, Family Branch**

To make a new court application or to obtain a copy of a court order made in Guelph:

Guelph Courthouse  
74 Woolwich St.  
Guelph ON N1H 3T9  
Tel. 519.824.4100

## **Family Law Information Centre (FLIC)**

To contact FLIC to get court forms or to speak to Duty Advice Counsel before filing court forms:

Clinic: 9:00am - 12:00pm Fridays  
74 Woolwich Street (Family Court)  
Guelph, ON

## **Legal Clinics**

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### **Legal Clinic of Guelph and Wellington County**

Legal aid may be an option for households who are making an application for support and custody if the household believes there may be a custody or access dispute. Legal

Aid will not fund households who are solely seeking child or spousal support.

To contact the Legal Clinic:

176 Wyndham Street North  
Guelph, ON  
Tel: 519.821.2100  
Toll Free: 1.800.628.9205  
Fax: 519.821.8192  
Email: [clinic@gwlegalclinic.ca](mailto:clinic@gwlegalclinic.ca)

For more information, go to the Legal Clinic of Guelph and Wellington County website at [www.gwlegalclinic.ca](http://www.gwlegalclinic.ca)

### **Legal Aid Ontario**

RGI households may contact Legal Aid Ontario at 1-800-668-8258 or visit the [Legal Aid Ontario website](#) for assistance with family law matters including pursuit of spousal support.

### **Criminal Law Information Clinic (CLIC)**

CLIC offers general legal information on criminal law matters free of charge.

To contact the local CLIC:

Clinics: 2:00pm - 4:00 pm Thursdays  
36 Wyndham Street South (Criminal Court)  
Guelph, ON