



RGI Simplification

Adjusted Family Net Income (AFNI)

Adjusted Family Net Income (AFNI) is the basis of the rent-geared-to-income (RGI) calculation. AFNI is the annual net income of all members of a family unit or benefit unit – excluding full-time students.

- AFNI always excludes net Registered Disability Savings Plan (RDSP) payments
- AFNI always excludes current net monthly Ontario Works or ODSP payments
- AFNI is determined using either **Tax-based net income** or **Approximated net income**

What income did the person declare? What is the total annual amount of income?

Does this amount reasonably reflect Line 23600?

Yes	No
Use Tax-Based Net Income See Chapter 8 in the RGI Guide Use tax-based net income whenever possible If some income is not included in Line 23600, combine with approximated net income e.g if foreign pensions are not declared to CRA	Use Approximated Net Income See Chapter 9 in the RGI Guide Use gross income in most circumstances May exclude union dues and pension contributions from earnings Normally used for in-year reviews or at annual review if there has been an in-year review.