



# Rent-Geared-to-Income Administration Reference Guide

The Corporation of the County of Wellington Housing Services  
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Alternate formats available upon request.



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## **Introduction**

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

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

### **Unit 1: Rent-Geared-to-Income (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: Rent-Geared-to-Income (RGI) Calculations**

- Chapter 6: RGI Calculation – Overview
- Chapter 7: Adjusted Family Net Income (AFNI)
- 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: Rent-Geared-to-Income (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: Forms and Letter Templates
- Chapter 22: Resources

This guide compliments the Housing Services Act and its regulations as well as the local rules established by the County of Wellington that are issued as County of Wellington Directives.

## **Legislation and Regulations**

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The [Housing Services Act](#) 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 Housing Services Act, Part V and Part X sets the framework for RGI administration, but most of the detail 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 set out local policies related to RGI administration, wait list administration, housing operations, and financial reporting and funding.

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

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

This Guide was last updated in July 2021.

# Chapter 1 **RGI Eligibility - Overview**

## **Purpose**

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To outline the basic rent-geared-to-income (RGI) eligibility requirements and the reasons that an RGI tenant or co-op member could become ineligible for RGI.

## **Overview**

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To be eligible for RGI, an applicant, tenant or co-op member 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 (applicants and incoming RGI tenants or co-op members only).
- A former tenant/member will not be made an offer of housing if there are arrears, of any amount, with a former Housing Provider. This may be waived if the Service Manager is satisfied that there are extenuating circumstances.
- The RGI tenant, co-op member or applicant must update their information at least once a year as requested by the housing provider or Centralized Waiting List (CWL).

RGI tenants and co-op members may become ineligible for RGI for any of the following reasons:

- The RGI tenant or co-op member 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 tenant or co-op member fails to provide information or documents as requested by the housing provider within the specified time frame.
- The tenant or co-op member's RGI has been equal to the market rent or housing

charge for 24 consecutive months.

- The RGI tenant or co-op member is over housed and fails to complete the required process to move to an appropriate sized unit or refuses an offer of an appropriate sized unit.
- The RGI tenant or co-op member 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 tenant or co-op member fails to divest themselves of property suitable for year-round occupancy, as requested by the housing provider.
- The RGI tenant or co-op member fails to file their income tax return by the time of their next annual RGI review.
- The RGI tenant or co-op member 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 RGI tenant or co-op 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 reached. 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 an RGI tenant or co-op 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)
  - are issued to refugees under certain designated classes (e.g. Convention Refugees) at the time of their resettlement in Canada; and
  - these refugees are permanent residents and will also 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 Immigration, Refugees and Citizenship Canada (IRCC) of the application for permanent residency.
- Written notice from the Immigration Appeal Division (IAD) of the 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 Immigration and Refugee Board of Canada (IRB) that the refugee claim is under consideration or in pre-removal risk assessment.
- Written notice from Immigration, Refugees and Citizenship Canada (IRCC) that the

refugee claim is under consideration by the Immigration and Refugee Board of Canada (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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Housing Programmes updates local income limits annually. The County of Wellington Housing Directive for the current local income limits can be found in the [Policies and Planning - Housing](#) section of the [County of Wellington'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 tenant or co-op member is eligible under the occupancy standards.

Income limits apply only to new applicants and incoming RGI tenants or co-op members. They do not apply to current RGI tenants or co-op members or to applicants for in-situ RGI.

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

## Asset Limits

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To be eligible for RGI, a tenant or co-op member must have assets that are no more than:

- \$50,000 for a single person
- \$75,000 for a couple without children or for a family with children

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 tenants and co-op members 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 tenants and co-op members are not required to report most changes in income until their next annual review, including increases in income.

However, RGI tenants and co-op members must report the following changes **within 30 calendar days of the change**:

- a permanent change in household composition;
- a household member, whose income was not included in RGI because they were a full-time student, is no longer a full-time student;
- the tenant or co-op member starts receiving Ontario Works or ODSP;
- the tenant or co-op member stops receiving Ontario Works or ODSP;
- an Ontario Works or ODSP benefit unit has a permanent increase in their non- benefit income; or
- a household member has had their income taxes reassessed.

RGI tenants and co-op members who fail to report any of the above eligible or 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 or not a tenant or co-op member should be deemed RGI ineligible for 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**

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When a housing provider requests information or documentation, it should normally give the RGI tenant or co-op member at least 30 calendar days to submit the information.

Housing providers may extend this deadline at any time.

RGI tenants or co-op members that do not submit requested information by the deadline may be deemed 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, and must follow the most recent County of Wellington Directive addressing such matters at the [Policies and Planning - Housing](#) section of the [County of Wellington's website](#). Housing Providers may use one of the template letters in the [Housing Provider Portal](#) section of the [County of Wellington's website](#) to request information from RGI tenants and co-op members.

## **Pursuit of Income**

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An RGI tenant or co-op member may be required to pursue the following types of income in order to be eligible for RGI:

- Ontario Works
- Employment Insurance (EI) benefits
- Old Age Security, Guaranteed Income Supplement, and Ontario Guaranteed Annual Income Supplement (OAS/GIS/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 tenant or co-op member 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.

## **Exceptions for Medical Reasons**

RGI tenants or co-op members who have been absent from their unit for a longer period of time 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 arising as a result of 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 tenant or co-op member's file.

## **Other Exceptions**

Housing providers may approve an exception to the local absence from unit rules if the RGI tenant or co-op member is temporarily absent from the unit in order 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 tenant or co-op member'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 tenant or co-op member's file.

## **Notice**

Housing providers should ensure that RGI tenants and co-op members are advised of the local absence rules at the time of move-in and annually thereafter. Notice should include:

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

## **Divestment of Property**

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RGI tenants or co-op members cannot own residential property that is suitable for year-round occupancy and continue to be eligible for RGI. To remain eligible for RGI, an RGI tenant or co-op member that owns such property must sell or transfer it for fair market value:

- within 180 days of moving into an RGI unit; or

- within 180 days of acquiring the property if the RGI tenant or co-op member acquired the property after moving into an RGI unit.

The housing provider may extend one or more times the period of time to sell or transfer the property if there are reasonable grounds for doing so.

The RGI tenant or co-op member must be notified of the requirement to divest and of any extension. Housing providers may use one of the templates in the [Housing Provider Portal](#) section of the [County of Wellington's website](#) to request information from RGI tenants and co-op members.

## 24 Months at Market Rent

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If a tenant or co-op member'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 RGI tenant or co-op member remains at maximum RGI for 24 consecutive months, the RGI tenant or co-op member becomes ineligible for RGI. During this 24-month period, RGI tenants and co-op members are required to comply with all RGI eligibility requirements, including filing income tax returns and completing and returning information for annual RGI reviews.

When a tenant or co-op member's RGI increases to maximum, they must be notified that they may 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 tenant or co-op member may appeal the change but not the 24-month rule.

Housing providers may use one of the template letters in the [Housing Provider Portal](#) section of the [County of Wellington's website](#) to request information from RGI tenants and co-op members.

If the RGI tenant or co-op member remains at maximum rent for a period of 24 consecutive months, the housing provider will give notice that the RGI tenant or co-op member is immediately ineligible for RGI. No 90-day notice is required because the rent or housing charge will not be increasing. Housing providers may use one of the template letters in the [Housing Provider Portal](#) section of the [County of Wellington's website](#) to request information from RGI tenants and co-op members.

## Over Housed RGI Tenants or Co-op Members

An RGI tenant or co-op member 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 process by their housing provider as requested; or
- they refuse one offer for a smaller unit.

An over housed RGI tenant or co-op member 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](#) section of the [County of Wellington's website](#) 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 been incurred as either a previous RGI or market tenant or co-op member 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 in order to be eligible for RGI.

Ineligibility for arrears applies only to new applicants and incoming RGI tenants or co-op members. It does not apply to current RGI tenants or co-op members.

## **Reporting Arrears to CWL**

All former tenant or co-op member arrears must be reported to the Centralized Waiting List (CWL) including the following information:

- the first name and last name of the former tenant;
- the date of birth and/or the Social Insurance Number (SIN) of the former tenant;
- the address and unit number where the arrears were incurred;
- amount owing;
- move-out date;
- whether or not there is a repayment agreement, and if the repayment agreement is



in pay;

- whether the arrears were incurred due to misrepresentation of income; and
- any additional details as determined by the housing provider.

The housing provider must also update the CWL if the arrears are subsequently paid or the applicant defaults on the repayment agreement. This will ensure that other housing providers have accurate information to determine RGI eligibility at the time of offer.

Housing providers should notify the CWL of new arrears and changes to arrears and repayment agreements using Arrears Reporting Form in the [Housing Provider Portal](#) section of the [County of Wellington's website](#).

## **Current RGI Tenants or Co-op Members**

In some circumstances, a housing provider may find out after an RGI tenant or co-op member has moved in that they owe arrears to a former housing provider or that they have defaulted on a repayment agreement. The housing provider may share information with the former housing provider in order to assist the former housing provider in collecting the arrears; however, the tenant or co-op member remains eligible for RGI with their current housing provider.

RGI tenants or co-op members who owe arrears for their current tenancy remain eligible for RGI. These arrears are not reported to the CWL.

## **Collection of Arrears**

Arrears continue to be collectable regardless of the RGI tenant or co-op member's eligibility for RGI. Housing providers may share information with each other and with the CWL in order to collect the arrears.

## **Notice Provisions**

All leases and housing agreements must contain a provision regarding the sharing of information pertaining to arrears or misrepresentation. The provision must specify that the tenant or co-op member 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 Housing Services Act;
- 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 rent-geared-to-income (RGI) should the tenant or co-op member make a future application in the province of Ontario.

## **RGI Ineligibility**

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Tenants and co-op member 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 rate on the first day of the month following 90 days from the date of notice.
- 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](#) section of the [County of Wellington's website](#) 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 rent-geared-to-income (RGI) applicants and incoming RGI tenants and co-op members.

### **Overview**

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To be eligible for RGI, an applicant or incoming tenant or co-op member must have annual adjusted family net income (AFNI) within the limits outlined in the most current directive of the [County of Wellington Directives](#) section of the [County of Wellington'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 most current income limits as set out in the most recent County of Wellington Directive.

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

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Only 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 for loss of earnings
- wage-loss replacement plan benefits or payments for sick leave, short-term disability or maternity 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)

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

Net Registered Disability Saving Plan (RDSP) 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 the Ontario Disability Support Plan (ODSP) are not included under the income limits.

The income of full-time students is considered under the income limits in determining eligibility for RGI, even though it is otherwise excluded from RGI calculations.

## **Excluded Lump Sum Payments**

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

- CPP and 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.

## Verification

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Income limits apply only to RGI applicants and incoming RGI tenants and co-op members to determine eligibility for placement on the Centralized Waiting List (CWL) or for the offer an RGI unit.

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;
- 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.

## Legislative References

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

[Ontario Regulation 367/11](#), s. 34

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

## Chapter 3     **Asset Limits**

### **Purpose**

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Establish asset limits for rent-geared-to-income (RGI) tenants, RGI co-op members and RGI applicants, and set out verification standards for assets.

### **Overview**

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The County of Wellington 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 limit for a single person is \$50,000.
- The asset limit for a couple without children or for a family with children is \$75,000 for the household.

Asset limits apply to all RGI applicants, RGI tenants and RGI co-op members.

### **Verification of Assets**

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

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 tenant or co-op member has declared a material change in the value or type of assets since the last annual (RGI) review.
- The RGI tenant or co-op member 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 of Wellington may require verification of assets by an RGI tenant or co-op member at any time.

## **Excluded Assets**

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Subsection 35(5) of [Ontario Regulation 367/11](#) excludes certain assets from consideration under the local asset limits. The County of Wellington also excludes government compensation payments and locked-in retirement savings plans under the local asset limits.

The following types of assets are not included 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 – 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; or
  - expenses reasonably 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)

## **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.
- A Registered Disability Savings Plan (RDSP) for a member of the household.
- A loan taken against a life insurance policy for disability related items or services.

## **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) for a child in the household.

## **Investments and retirement savings**

- 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 member of the household.
- Clothing, jewelry or other personal effects.
- Furniture, appliances, furnishings and decorative items (excluding business assets) located in accommodation occupied by the household.



## Other

- prepaid funeral; or
- cash surrender value of a life insurance policy up to \$100,000 for the household.

## 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.

If a RGI tenant and co-op member 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 tenants or co-op member'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.3

## Chapter 4    **Notice of Changes**

### **Purpose**

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To establish the requirements for rent-geared-to-income (RGI) tenants and co-op members to give notice of changes to information and documents pertaining to their RGI eligibility.

### **Overview**

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RGI tenants or RGI co-op members 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
- specified changes in income.

### **Changes to Information or Documents**

---

RGI tenants and co-op members 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 tenant or co-op member must provide a copy.

RGI tenants and co-op members 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 tenants and co-op members are not required to report most changes in income until their next annual review, including increases in income.

However, RGI tenants and co-op members must report the following changes **within 30 calendar days**:

- a permanent change in household composition;
- a household member, whose income was not included in RGI because they were a

full-time student, is no longer a full-time student;

- the tenant or co-op member starts receiving Ontario Works or ODSP;
- the tenant or co-op member stops receiving Ontario Works or ODSP;
- an Ontario Works or ODSP benefit unit has a permanent increase in their non-benefit income; or
- a household member has had their income taxes reassessed.

RGI tenants and co-op members 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 or not the tenant or co-op member 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 tenant or co-op member 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. occurring as a result of an increase in adjusted family net income (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 tenant or co-op member'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 tenant file.

## Retroactive Changes

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RGI tenants or co-op members 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.
- 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. the increase is a result of an increase in adjusted family net income (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(3)

[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 a rent-geared-to-income (RGI) tenant or co-op member should be required to pursue income.

### **Overview**

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RGI tenants or co-op members may be required to pursue the following types of income to continue to be eligible for RGI:

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

The housing provider determines when it is and is not appropriate for an RGI tenant or co-op 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 tenant or co-op member'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 tenants or co-op members 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 Centralized Waiting List (CWL).

Although RGI tenants and co-op members 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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Tenants or co-op members 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 tenant who loses their job and is required to pursue Employment Insurance 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 tenant or co-op member is required to pursue other income, the housing provider must give the household written notice:

- stating the type of income that the RGI tenant or co-op member may be eligible to receive;
- requesting that the RGI tenant or co-op member apply for the income and make reasonable efforts to obtain the income; and
- giving the tenant 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 tenant or co-op member must provide proof of:

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

RGI tenants or co-op members 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; and,
- 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 any and all supplementary information that is required to support the application.

The housing provider may determine that an RGI tenant or co-op member continues to be eligible for RGI if there are extenuating circumstances that interfered with the RGI tenant or co-op member'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 tenants and co-op members 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 tenant or co-op member 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 tenant or co-op member 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. Employment Insurance).
- 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](#).

## **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 supports, 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 tenant or co-op member 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 tenant or co-op member RGI ineligible for failure to pursue Ontario Works due to non-compliance, the housing provider should give the tenant or co-op member 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. In order 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 tenants and co-op members can apply for Ontario Works by [telephone](#) or [online](#). The applicant must provide supporting documents for all members of the family 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 a decision about an applicant's eligibility within 4 to 7 days of the application. If the tenant is eligible, they will be issued their first Ontario Works payment and a Statement of Assistance. If the tenant 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 tenant or co-op member 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](#) section of the [County of Wellington's website](#) to request information from RGI tenants and co-op members.

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

RGI tenants or co-op members 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 the all members of the benefit unit and the net amount of Ontario Works issued.

RGI tenants or co-op members 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 tenants and co-op members 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; or,
- voluntary withdrawal.

Before making a decision of RGI ineligibility for any of the above reasons, the housing provider should first give the RGI tenant or co-op member an opportunity to rectify this with Ontario Works. This must be done in writing with a clear deadline of when the tenant

or co-op member is required to report back to the housing provider.

RGI tenants or co-op members who have failed 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 tenant or co-op member'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 Old Age Security (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.

The Guaranteed Income Supplement (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.

The Guaranteed Annual Income Supplement (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 directly linked to the amount of the GIS payment.

## **Old Age Security Application Process**

RGI tenants or co-op members may apply for Old Age Security 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 tenants or co-op 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](http://www.canada.ca/oas) at [www.canada.ca/oas](http://www.canada.ca/oas).

## **Guaranteed Income Supplement Application Process**

Low income seniors may apply for the Guaranteed Income Supplement (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](http://www.canada.ca/oas) 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 in order to avoid any loss of benefits.

RGI tenants and co-op 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](http://www.canada.ca/gis) at [www.canada.ca/gis](http://www.canada.ca/gis).

RGI tenants or co-op 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 tenants and co-op members who were receiving GIS and have ceased to be eligible. If GIS has ceased because the RGI tenant or co-op 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 tenants and co-op 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 tenants and co-op members can apply for OAS and GIS as early as 11 months prior to their 65th birthday. However, they cannot be determined RGI ineligible for failure to apply for OAS or GIS before they turn 65 years old.

OAS and GIS applications can take time to process. When an RGI tenant turns 64, the housing provider should notify them that they are eligible to apply for OAS and 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 and GIS income until the applicant turns 65 years old.

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

RGI tenants and co-op members should be encouraged to apply for OAS the month after they turn 64 years old. If an RGI tenant or co-op 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 tenant 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](#) section of the [County of Wellington's website](#) to request information from RGI tenants and co-op members.

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

RGI tenants or co-op members who have failed to initiate an OAS or GIS application within 30 days may be deemed ineligible for RGI.

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

The RGI tenant or co-op member must also provide proof of their OAS and/or GIS as soon as they start to receive it.

If the RGI tenant or co-op 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 tenant or co-op 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.

## **Old Age Security 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 and GIS.

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

RGI tenants and co-op members can find more information or register for an account at [Service Canada](#).

## Employment Insurance

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Employment Insurance (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
- temporary leave from work to provide compassionate care/support to a gravely ill relative

RGI tenants or co-op 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.

### Employment Insurance Application Process

RGI tenants or co-op 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 tenants or co-op 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 County of Wellington.

### Notice to Pursue Employment Insurance

If an RGI tenant or co-op 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](#) section of the [County of Wellington's website](#) to request information from RGI tenants and co-op members.

## **Follow-up for Employment Insurance**

EI claims are generally determined within 4 to 8 weeks of the application. Housing providers must follow up with the RGI tenant or co-op 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).
- They have been denied EI and indicating the reason for ineligibility.

RGI tenants or co-op 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 tenants or co-op members who have failed 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 tenant or co-op member's attempts to do so. The provider must extend all deadlines in writing.

## **Employment Insurance 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 Record of Employment (ROE) electronically to Service Canada, this can also be accessed through this website by the employee.

Housing providers should encourage RGI tenants and co-op 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 tenants and co-op members can find more information or register for an account at [Service Canada](#).



## Immigration Sponsorship Income

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Some RGI tenants and co-op members 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 tenant or co-op member is paying minimum rent; or
- the RGI tenant or co-op member 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 tenant or co-op member 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 tenant file, and then give notice to the RGI tenant or co-op member:

- 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](#) section of the [County of Wellington's website](#) to request information from RGI tenants and co-op members.

If the RGI tenant or co-op member 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 tenant or co-op member's attempts to do so. The provider must extend all deadlines in writing.

## **Family Class Immigrants – Exceptions**

Housing providers may waive an RGI tenant or co-op member'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**

Tenants and co-op members who were sponsored under the Refugee and Humanitarian Resettlement Program should be charged RGI at the greater of:

- 30 per cent of their adjusted family net income (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 tenant or co-op member should be referred back to their sponsoring group if their income or resettlement assistance is insufficient to meet their needs.

## **Support Income**

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RGI tenants and co-op members 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 adjusted family net income (AFNI) and is not included in the calculation of RGI. RGI tenants and co-op members 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 tenants or co-op members who would like to pursue child support income may be referred to the Ontario Works Family Support Worker (FSW) Unit for assistance on a voluntary basis. The FSW can assist with:

- Legal proceedings including filling out forms, help with court processes, and support during court appearances.
- Registration of agreements with the Family Responsibility Office (FRO).
- Review of existing private support agreements or court orders to determine adequacy.
- Referral to targeted services relating to Family Court such as mediation services, Legal Aid, and family counselling.

RGI tenants and co-op members do not need to be receiving or applying for Ontario Works to access the FSW Unit.

RGI tenants and co-op members may self-refer to the FSW by email at [familysupportteam@wellington.ca](mailto:familysupportteam@wellington.ca) or by calling 519.836.2670 extension 3930.

See [Chapter 22 Resources](#) for additional information about the FSW Unit and other resources for tenants or co-op members 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 tenants and co-op members are not required to pursue spousal support as a condition of continued RGI eligibility.

RGI tenants and co-op members may choose to pursue spousal support at their discretion.

See [Chapter 22 Resources](#) for additional information about Legal Aid and other resources

for tenants or co-op members who want to voluntarily pursue spousal support income.

Housing providers should follow up with RGI tenants and co-op members 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 rent-geared-to-income (RGI).

### **Overview**

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Rent-geared-to-income (RGI) is calculated as follows:

- Step 1**      Verify adjusted family net income (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 tenant or co-op member's household.
- 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 rent for the unit and adjust as required.
- Step 6**      Determine pro-rated RGI amounts for partial months, where applicable.
- Step 7**      Round the total RGI payable for the benefit unit to the nearest whole dollar.
- Step 8**      Notify the tenant or co-op member of the amount of RGI payable.

### **Adjusted Family Net Income (AFNI)**

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Adjusted family net income (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 a Registered Disability Saving Plan (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 in order to determine the non-benefit income of Ontario Works and ODSP benefit units.

See [Chapter 7 Adjusted Family Net Income \(AFNI\)](#) 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 Canada Revenue Agency (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 Canada Revenue Agency, 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 – i.e. 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 tenant or co-op member.

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 currently 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 tenant or co-op member's 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 the Ontario Disability Support Plan (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 adjusted family net income (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.

## Method 1 – 30 Per Cent of AFNI

**Method 1** is based on 30 per cent of the adjusted family net income (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 at 30 per cent of AFNI or non-benefit income (i.e. AFNI minus social assistance).

## Method 2 – Social Assistance Rent Scales

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-disability 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 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 the Ontario Disability Support Plan (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 family unit in 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.

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

Works 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 tenant or co-op member. 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 tenant or co-op member 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 tenant or co-op member 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 tenant or co-op member's household is \$131 for the period July 1, 2021 to June 31, 2022. This amount is indexed annually at the same rate as the rent increase guideline under the Residential Tenancies Act.

There are two exceptions to the minimum rent amount:

- RGI tenants and co-op members who were paying less than \$131 on July 1, 2021 are subject to a provisional minimum rent amount of \$101 for the period July 1, 2021 to June 30, 2022.
- The minimum rent for RGI tenants and co-op members who pay RGI at social assistance scale rates of less than \$131 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 tenant or co-op member's household is the amount of the market rent 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 (AFNI)**

### **Purpose**

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To set out how to determine adjusted family net income (AFNI) for the calculation of rent-geared-to-income (RGI).

### **Overview**

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Adjusted family net income (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 a Registered Disability Saving Plan (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 in order 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) is 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 Canada Revenue Agency (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.

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 tenant or co-op member.

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 (RDSP)**

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A Registered Disability Saving Plan (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 (DTC). 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 (DTC).

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 (OW) or Ontario Disability Support Program (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 adjusted family net income (AFNI) for the calculation of rent-geared-to-income (RGI).

### **Overview**

---

Adjusted family net income (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 Canada Revenue Agency (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 current average annual income, approximated net income may be used.

See [Chapter 7 Adjusted Family Net Income \(AFNI\)](#) 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 2020. You will use the 2019 tax assessment.
- You conduct an RGI review in January 2021. You will use the 2019 tax assessment.

If the tenant or co-op member 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.

Line 23600 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. A net RDSP payments is 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 \(AFNI\)](#) 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 Adjusted Family Net Income (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 23600	\$0	RDSP Repayment

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

Monthly AFNI for RGI is  $\$16,662 \div 12 = \$1,389$

Mike and Carol are a married couple with six children. Mike and Carol are employed. Their son, Ian (age 21) is also 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 Old Age Security (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  $\$19,620$  (per Line 23600)

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 Employment Insurance. 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 Ontario Disability Support Program (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](#) for information about using non-benefit income to calculate RGI for Ontario Works benefit units. See [Chapter 13 ODSP Benefit Units](#) for information about non-benefit income limits and calculating RGI at scale for ODSP 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, will need to be added to the net social assistance in order to calculate the non-benefit income.

For example:

Jorge is a single person receiving ODSP and CPP disability benefits (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	$\$10,260 \div 12 \text{ months}$

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

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 issued by verified using either the following documents issued by the Canada Revenue Agency (CRA):

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

Housing providers should encourage tenants and co-op members to register for a [My CRA Account](#) in order to have ready access to their most recent Proof of Income Statement or Notice of Assessment.

## Proof of Income Statement

Although RGI tenants and co-op members 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 by the person filing the return. The Proof of Income Statement may be required in circumstances where someone declares employment-related income, social assistance or a registered Disability Savings Plan (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 MyCRA 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.

## **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 adjusted family net income (AFNI) for the calculation of RGI.

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.

### **Overview**

---

Adjusted family net income (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 – i.e. 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 tenant or co-op member 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 or not 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.

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 family unit or benefit unit.

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 \$1,000 per month. Kobe lost his job in July and started to receive Employment Insurance (EI) 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 reassessment. 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 starts 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
		Reflects local grocer 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

---

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 (EI), including benefits for training if not a full-time student
- Workplace Safety and Insurance Board (WSIB) benefits for loss of earnings

- wage-loss replacement plan benefits or payments for sick leave, short-term disability or maternity 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)
- Old Age Security (OAS), Guaranteed Income Supplement (GIS), Guaranteed Annual Income Supplement (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
- capital gains
- net rental income
- spousal support payments received (but not child support payments)

## **Excluded Income**

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

- Net Registered Disability Saving Plan (RDSP) payments  
(See [Chapter 7 Adjusted Family Net Income \(AFNI\)](#) for more information about RDSPs.)
- Social assistance payments from Ontario Works (OW) or the Ontario Disability Support Plan (ODSP)
- Child support payments
- Children's benefits – e.g. Canada Pension Plan (CPP) child benefit

- Income tax credits or benefits – e.g. Trillium Benefit, Child Tax Benefit
- One-time lump sum payments – including lump sums as a result of a disposition or transfer of an asset, such as a Registered Retirement Saving Plan (RRSP)

Some tenants and co-op members 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 biweekly pay stub shows the following:

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

Approximated biweekly net income is \$510. Mileage allowance is excluded.

Note: The biweekly 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
- child care 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)

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

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.

In order 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

Frequency of payment	Annual Amount	Monthly Amount	Conversion Factor
Weekly	Multiple by 52 weeks	Annual ÷ 12 months	$52 \div 12 = 4.333$
Biweekly	Multiple by 26 biweekly periods	Annual ÷ 12 months	$26 \div 12 = 2.167$
Semi-monthly	Multiple by 24 half months	Multiple 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 weeks)

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

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

Malcolm is recently retired and has 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)

Monthly income = \$600

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 earnings 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	
		\$10,920	Annual approximated net income (\$210 x 52 weeks)

Philip's current annual income reflects annual tax-based net income.

Patricia's current annual income does not reflect annual tax-based net income.

Use tax-based net income for Philip and approximated net income for Patricia.

$$\begin{aligned}\text{Annual AFNI} &= \$15,012 + \$10,920 = \$25,932 \\ \text{Monthly AFNI} &= \$2,161 = \$25,932 \div 12 \text{ months}\end{aligned}$$

## Verification

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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 by the person 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 extrapolated.

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 Record of Employment (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 MyCRA Account and to promote the use of the Proof of Income Statement to verify income.

## 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 adjusted family net income (AFNI) from the calculation of rent-geared-to-income (RGI), including how to define who is a full-time student.

## **Overview**

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Rent-geared-to-income (RGI) is based on adjusted family net income (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 full, including summer or other temporary breaks.

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

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A full-time student may be the primary tenant or co-op 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)
- a private career college as authorized under the Private Career Colleges Act

A person continues to be a full-time student while on summer or other temporary breaks as long as 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 Ontario Disability Support Program (ODSP) benefit unit, their income is excluded from the calculation of non-benefit income, but 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 and she also has a part-time job, and also 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 tenants and co-op members 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.

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.

Tenants or co-op members who have income and start full-time studies will not have their RGI decreased until the time of the annual RGI review.

## Verification

---

RGI tenants and co-op members 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 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, 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 tenant or co-op member (head of household) must provide their Notice of Assessment (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 rent-geared-to-income (RGI) at 30 per cent of adjusted family net income (AFNI) for family units and for benefit units with non-benefit income over the applicable non-benefit income limit.

## **Overview**

---

Rent-geared-to-income (RGI) is based on 30 per cent of adjusted family net income (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 Ontario Disability Support Program (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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Adjusted family net income (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 a Registered Disability Saving Plan (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 Ontario Disability Support Plan (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). 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 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](#) for information about non-benefit income limits and calculating RGI at scale for Ontario Works benefit units.

See [Chapter 13 ODSP Benefit Units](#) for information about non-benefit income limits and calculating RGI at scale for 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 (EI) benefits
- Workplace Safety and Insurance Board (WSIB) benefits for loss of earnings
- payments for sick leave or short-term disability under a private or workplace insurance plan
- wage replacement benefits payable by the federal, provincial or a 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

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 tenant or co-op member's 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 tenant or co-op member's 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 has 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 family unit.

## Calculating Base RGI

---

Base RGI is calculated at 30 per cent of AFNI for family units or 30 per cent of non- benefit income (AFNI minus social assistance 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	$\$19,320 \div 12 \text{ months}$
RGI	= \$1,610 x 30%	
	= \$483	

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	$\$13,896 \div 12 \text{ months}$
RGI	= \$1,158 – \$150 earnings exemption = \$1,008	
	= 1,008 x 30%	
	= \$302 (rounded)	

Heba is a single parent with two children who receives Ontario Works and also 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	$\$19,320 \div 12 \text{ months}$
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.

See [Chapter 12 Ontario Works Benefit Units](#) for more information about non-benefit income limits for single parent Ontario Works benefit units.



$$\begin{aligned}\text{RGI} &= \$1,345 - \$150 \text{ earnings exemption} = \$1,195 \\ &= \$1,195 \times 30\% \\ &= \$359 \text{ (rounded)}\end{aligned}$$

See [Chapter 8 Tax-Based Net Income](#) for more information about how to determine non-benefit income.

## 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 rent-geared-to-income (RGI) for all or part of a tenant or co-op member's 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 receiving Ontario works
- Table 2 applies to all other Ontario Works benefit units

Each Ontario Works rent scale sets out the base RGI for the benefit unit, as well as 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**

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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)
- 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 these people 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 family's 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

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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** set outs 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</b> <b>Benefit unit size</b> <b>(number of individuals)</b>	<b>Column 2 Rent</b> <b>attributable to</b> <b>benefit unit (monthly)</b>	<b>Column 3</b> <b>Non-benefit income limit</b> <b>(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 \$226.

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 also 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:  
 $\$1,327 - \$150 \text{ (earnings exemption)} = \$1,177 \times 30\% = \$353$

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

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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 specifically to the following types of Ontario Works benefit units:

- a single person
- a person and their spouse
- 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** set outs 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</b> <b>Benefit unit size</b> <b>(number of individuals)</b>	<b>Column 2</b> <b>Rent attributable to benefit unit</b> <b>(monthly)</b>	<b>Column 3</b> <b>Non-benefit income limit</b> <b>(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 Employment Insurance (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 also 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 = \$410

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:

$$\$1,250 - \$150 \text{ (earnings exemption)} = \$1,100 \times 30\% = \$330$$

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

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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, as well as 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 Old Age Security (OAS) and the Guaranteed Income Supplement (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 in jail.

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.

Greta is not a benefit unit. Her RGI is calculated at 30% of AFNI.

$\$1,613 \times 30\% = \$484$

## 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 2

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, as well as 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 tenant or co-op member may provide a letter from the Ontario Works 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 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 tenant or co-op member household that has Ontario Disability Support Program (ODSP) income.

### Overview

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Family units that receive social assistance from the Ontario Disability Support Program (ODSP) 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, as well as 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

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** set outs 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-disability (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 ÷ 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 tenant or co-op member 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-disability (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	= \$191
Column 3	Non-benefit income limit	= \$791

As the total non-benefit income (\$850) 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:

$$\$850 \times 30\% = \$255$$

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

Alan is a single person with a disability. He receives ODSP and also works part time. His tax-based net income is \$14,364, and his most recent net ODSP payment is \$680.

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)  $= \$468 \times 30\% = \$140$

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**

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The Housing Services Act sets out a separate test for ODSP benefits units that also receive Canada Pension Plan disability benefits (CPP-d) or the Old Age Security (OAS) Allowance. 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 of Wellington. CPP-d and OAS Allowance income is treated in the same manner as other types of non-benefit income.

## Assistance for Children with Severe Disabilities (ACSD)

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

Assistance for Children with Severe Disabilities (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, as well as an additional ACSD amount for his son of \$490. He also receives CPP-disability, 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, as well as 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 tenant or co-op member 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 tenant or co-op member 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 tenant or co-op member'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 rent-geared-to-income (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 also provides a refrigerator and a stove in the unit. Tenants or co-op members are expected to pay for their own electricity, with the exception of 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 tenant or co-op member. 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 tenant or co-op member 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 tenant or co-op member 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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“Fully serviced accommodation” means that the housing provider pays the costs for heat



and hot water and also provides a refrigerator and a stove in the unit. Tenants or co-op members are expected to pay for their own electricity, with the exception of electric heat.

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 tenant or co-op member'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

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“Fully serviced accommodation” means that the housing provider pays the costs for heat and hot water and also provides a refrigerator and a stove in the unit. Tenants or co-op members are expected to pay for their own electricity, with the exception of electric heat.

An allowance is subtracted from the base RGI of the household if the tenant or co-op member 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 tenant or co-op member is responsible for the costs of fuel to operate a hot water heater, the allowance that is subtracted from the base RGI is dependant on the type of fuel (e.g. oil, gas or electricity) and whether or not the tenant or co-op member 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 tenant or co-op member is paying a rental fee for it.

Allowances for water, hot water and appliances that are supplied by the tenant or co-op member 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, Bed	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 tenant or co-op member. 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 a fee for a 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.

## Allowances for Heat

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Fully serviced accommodation means that the housing provider pays the full costs to heat the unit. If the tenant or co-op member pays their own heating costs directly, the applicable heating allowance is subtracted from the base RGI for the tenant or co-op member.

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 tenant or co-op member 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 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		123	150

The County of Wellington 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.

## Utility Adjustment Examples

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Once all of 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:

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 also 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 as follows:

Base RGI	\$ 480
Utility adjustment	– \$ 97
RGI charge	= \$ 383

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 as follows:

Base RGI	\$ 191
Utility adjustment	+ \$ 39
RGI charge	= \$ 230

## Legislative References

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[Ontario Regulation 316/19](#), s. 9



# Chapter 15 **Minimum Rent**

## **Purpose**

---

To outline how to calculate the minimum rent-geared-to-income (RGI) that may be charged to a tenant or co-op member. This is called minimum rent.

## **Overview**

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Once the total RGI amount is calculated for a tenant or co-op member, including any applicable utility adjustments, this amount is compared to the minimum RGI chargeable for the unit.

The minimum RGI rent under the Housing Services Act for the period July 1, 2021 to June 31, 2022 is \$131. This amount will be indexed annually at the same rate as the rent increase guideline under the Residential Tenancies Act.

There are two exceptions to the minimum rent amount:

- RGI tenants and co-op members who were paying less than \$131 on July 1, 2021 are subject to a provisional minimum rent amount of \$101 for the period July 1, 2021 to June 30, 2022.
- The minimum rent for RGI tenants and co-op members who pay RGI at social assistance scale rates of less than \$131 is the scale amount.

Minimum rent applies to the entire household or unit, not to individual family units or benefit units within the household and is determined after any applicable utility adjustments.

## **Calculating Minimum Rent**

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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 adjusted family net income (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	$= \$131$

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.

## Provisional Minimum Rent

---

If an RGI tenant or co-op member was paying less than \$131 on July 1, 2021, the minimum monthly rent applicable to that household is \$101. This provisional minimum rent amount will be increased annually by \$8 on July 1 of each year until it is equivalent to the indexed minimum rent amount (2021- \$131).

The provisional minimum rent ceases to apply to an RGI tenant or co-op member if their RGI is subsequently calculated at more than \$131 (or the applicable indexed amount) any time after July 1, 2021.

For example:

On July 1, 2021, minimum rent is indexed to \$131 (based on rent increase guideline) and provisional minimum rent is increased to \$101 (\$93 +\$8).

In December 2021, you conduct an RGI review for the same tenant and calculate their new RGI at \$98.

Old RGI	\$93 Less than \$131 (new indexed minimum rent)
New RGI Calculation	\$98 Less than \$131 (new indexed minimum rent)
Minimum rent	\$101 Provisional minimum rent (indexed)

Adjust RGI to new provisional minimum rent of \$101.

On July 1, 2022, minimum rent is indexed to \$134 and provisional minimum rent is indexed to \$109 (\$101 +\$8).

In December 2022, you conduct an RGI review for the same tenant and calculate their new RGI at \$140.

Old RGI	\$101 Less than \$134 (new indexed minimum rent)
New RGI Calculation	\$140 More than \$134 (new indexed minimum rent)

Minimum rent does not apply. RGI is charged at \$140.

Provisional minimum rent will no longer apply to this tenant if income decreases.

## Minimum Rent for Benefit Units at Scale

---

The minimum rent for a tenant or co-op member who pays RGI of less than \$131 per the social assistance rent scale is the rent scale for the benefit unit. This only applies to households that consist of a single benefit unit of one person.

- Minimum rent for an ODSP benefit unit of one is \$109.
- Minimum rent for an Ontario Works benefit unit 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 – not to provisional minimum rent.

## Indexed Minimum Rent

---

Beginning on July 1, 2021, the minimum rent will be increased annually at the same rate as the rent increase guideline under the Residential Tenancies Act. Provisional minimum rent will be increased by \$8.

Minimum rents for single benefit units paying RGI per the social assistance scales will continue to be the scale amount. These amounts are not indexed annually.

Housing Programmes will notify housing providers of the applicable indexed minimum rent amounts before July 1 each year. Housing providers will adjust RGI for tenants and co-op members 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 tenant moves into an RGI unit on September 1, 2020. RGI is calculated at \$110.

RGI is calculated at less than \$129, so RGI is adjusted to minimum rent of \$129.

Minimum rent is indexed effective July 1, 2021 at 1.5 % per the rent increase guidelines, making it \$131.

You conduct an annual RGI review for the same tenant in September 2021 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 \$131 effective October 1, 2021 following the review.

## 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 rent-geared-to-income (RGI) that may be charged to a tenant or co-op member.

### **Overview**

---

Once the total RGI amount is calculated for a tenant or co-op member, including any applicable utility adjustments, this amount is compared to the maximum RGI chargeable for the unit. The total RGI charge for the unit cannot be more than the market RGI charge for the unit.

### **Maximum RGI**

---

The maximum RGI that can be charged to a tenant or co-op member 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 rent-geared-to-income (RGI) for a partial month of occupancy.

### **Overview**

---

If a tenant or co-op member lives in a unit for less than a full month, the RGI for the month is prorated so that the tenant or co-op member 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 tenant or co-op member'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 tenant or co-op member 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; and
- multiply the daily rate by the number of days that the tenant or co-op member 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 (\$209.69 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 tenant or co-op member moved in; and
- 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 (\$209.68 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 tenant or co-op member provides notice of move-out prior to the end of a calendar month, the RGI may be pro-rated for the final month of occupancy.

The RGI is not prorated if the tenant or co-op member has a legal obligation to pay for the full final month of tenancy (e.g. if the tenant or co-op member 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; and
- multiply the daily rate by the number of days that the tenant or co-op member will occupy the unit in the month of move-out.

For example:

Kelly gives notice to vacate an RGI unit on August 27. 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 (\$522.72 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 tenant or co-op member moved out; and
- 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:

Kelly gives notice to vacate 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 (\$522.58 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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Set out the requirements for conducting in-year reviews of rent-geared-to-income (RGI) to minimize the number of RGI reviews and changes that occur outside of annual review.

## Overview

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RGI tenants and co-op members 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 tenants and co-op members 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.

## In-Year RGI Eligibility Changes

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If a tenant or co-op member 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 rate 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 rate 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 \$1,100 effective July 1.

## In-Year Income Changes

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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.

This section outlines when in-year RGI income changes will be implemented in-year, as opposed to annual RGI review.

### In-Year RGI Decreases

Most reported changes in income will not result in an in-year change. An in-year RGI decrease as a result of a reported change in income is only implemented if it meets all of the following criteria:

- The RGI tenant or co-op member 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 adjusted family net income (AFNI) for the year by at least 20 per cent.
- The RGI tenant or co-op member 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 in construction. AFNI is \$14,640 (\$1,220 per month). Gino advises that he has been ill and earned only \$400 for the last month. He is now back to work. He is requesting an in-year decrease in income.

Gino's annual approximated net income has only decreased by about 6 per cent

- $\$1,200 \times 11 \text{ months} + \$400 \text{ (for month when ill)} = \$13,820$   
(about 6 per cent less than the AFNI of \$14,640)

The 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 Employment Insurance (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 ( $\$7,308 \div \$19,310$ ).

The 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 for RGI and electricity).

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 tenants or co-op members 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 Employment Insurance.

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 =  $\$100 \times 52 = \$5,200$
- $\text{AFNI} = \$5,200 + \$9,532 = \$14,732$
- AFNI has decreased by about 15 per cent  
( $\$17,224 - \$14,732 = \$2,492$ , which is 15 per cent of \$17,224)

The 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 tenant or co-op member 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 Employment Insurance (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 work place 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**

Most reported changes in income will not result in an in-year change. An in-year RGI increase as a result 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;
- 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; or
- a household member has had their income taxes reassessed and the change in net income is material.

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.

The in-year RGI increase is implemented.

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 implemented because Kendra is no longer a full-time student and has employment earnings.

Gloria is a single person and a masters 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.

The in-year RGI increase is implemented because Gloria is no longer a full-time student and her employment earnings are now included.

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. 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 is no longer eligible 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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Most reported changes in income will not result in an in-year change. 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**

Most reported changes in income will not result in an in-year 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 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; and
- a tenant or co-op member 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-disability 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.

## **First day of the month following the change**

Most reported changes in income will not result in an in-year 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 permanent 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 of 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.

The 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.

The 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 but 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.

Anthony and Gayle are a married couple with one child. They currently pay RGI of \$465 per month based on Gayle's earnings of \$1,700 per month. In June, Gayle is laid off. She does not qualify for Employment Insurance (EI), and the family notifies you that they started to receive Ontario Works of \$960 per month (\$494 basic needs and \$465 shelter).

The family's RGI will be adjusted to scale the first day of the month after the change.

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 on the first day of the month following the next annual review.

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 on the first day of the month following 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 tenant or co-op member 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;
- 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)

- RGI decreases

## Recovery of retroactive RGI

Retroactive RGI increases may result in the tenant or co-op member's owing retroactive RGI.

Retroactive RGI amounts owing as a result 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 tenant or co-op member.

- Housing providers should first attempt to recover the retroactive RGI owing through a repayment agreement with the tenant or co-op member.
- If the tenant or co-op member 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 RGI. 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 tenant or co-op member 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 tenant 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](#) section of the [County of Wellington's website](#) to request information from RGI tenants and co-op members.



## **Administrative errors**

Retroactive RGI resulting from an administrative error is not collected back from the RGI tenant or co-op member (e.g. if an RGI tenant or co-op member 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 rent-geared-to-income (RGI) and modified housing.

## **Overview**

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Housing providers are required to conduct annual RGI reviews for all RGI tenants and co-op members. 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 tenant or co-op member;
- size of unit under the occupancy standards; and
- eligibility for a modified unit (as applicable).

Housing providers may conduct a tenant or co-op member's annual RGI review in the month of the anniversary of move-in or they may review all tenants or co-op members 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 tenant or co-op member for the annual RGI review:

- Annual Eligibility Review – RGI and Modified Housing form, including the notice, [How do I get a copy of my Proof of Income Statement](#).
- [Consent](#) form (Consent to Disclosure of Information and Documents).

Housing providers may also use and customize templates in the [Housing Provider Portal](#) section of the [County of Wellington's website](#) to request information from RGI tenants and

co-op members.

The Annual Eligibility Review form ensures that housing providers are collecting relevant, complete and consistent information from RGI tenants and co-op members. 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 tenant or co-op member 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 Notice of Assessment (NOA) from the previous tax

year, if the annual RGI review is conducted between July and December; and

- Proof of Income Statement or Notice of Assessment (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 tenant/co-op 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 tenant or co-op member 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.
- may include one or more statements or pay stubs at the discretion of the housing provider.

## **Full-time Student Status**

RGI tenants and co-op members 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 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, as well as 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 tenant or co-op member 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**

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 tenant or co-op member has declared a material change in the value or type of assets since the last annual (RGI) review
- the RGI tenant or co-op member 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 permanently moved into the unit.

## **Waivers**

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A housing provider will waive the requirement that a RGI tenant or co-op member submit information, documents or the Annual Eligibility Review form if the housing provider is satisfied that:

- the RGI tenant or co-op member is unable to do so;
- it is inappropriate in the circumstances to require an RGI tenant of an alternative housing provider to do so; and
- the RGI tenant or co-op member'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 tenant or co-op member'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 tenant or co-op member's annual RGI review in the month of the anniversary of move-in or they may review all tenants or co-op members at the same property in the same month each year.

Housing providers who conduct annual RGI reviews in the same month for all tenants or co-op members may defer the first annual review for tenants or co-op members who moved in less than 6 months prior to the next scheduled annual review month.

For example:

A tenant or co-op member moves in February 1. The housing provider normally conducts annual RGI reviews for all its tenants or co-op members in July.

- The first scheduled annual RGI review is 5 months after move in.
- The housing provider may defer the tenant or co-op member's first annual RGI review until the following July.

Housing providers should send out requests for the completion of the Annual Eligibility Review form no less than 60 days prior to the first day of the scheduled month of review.

For example:

A tenant or co-op member moves in August 1. The annual RGI review will be conducted the following August.

- The housing provider should send out the Annual Eligibility Review form no later than June 1.
- The annual RGI review is conducted in August and the change is implemented effective September 1.

A housing provider conducts annual RGI reviews for all its tenants or co-op members in June.

- The housing provider should send out the Annual Eligibility Review form no later than April 1.
- The annual RGI review is conducted in June and the change is implemented effective July 1.

Annual RGI reviews should be completed without delay after the Annual Eligibility Review form and supporting documentation is received. The review is completed when the notice of RGI change or notice of RGI ineligibility is sent to the tenant or co-op member, regardless of the effective date of the change or ineligibility.

## Effective Dates of RGI Changes

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An RGI increase or decrease as a result of an annual RGI review comes into effect on the first day of the month following the review.

Tenants or co-op members 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 change will increase to market rate effective February 1.

## Retroactive RGI Changes

If an RGI tenant or co-op member 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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Tenants and co-op members who fail to return their Annual Eligibility Review form 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 rate on the first day of the month following 90 days from the date of the notice. The Housing Programme Advisor should 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](#) section of the [County of Wellington's website](#) to request information from RGI tenants and co-op members.

Housing providers may reinstate RGI eligibility if the household submits information and verification satisfactory for the calculation of a subsidy prior to the increase to the market rent or housing charge. Housing providers should contact Housing Programmes for assistance if the household submits their information after the increase to the market rent or housing charge.

## **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 tenant file from the initial assessment of the need for modifications.

Market rate tenants and co-op members 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 rent-geared-to-income (RGI) and modified housing decisions.

## Overview

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The Housing Services Act 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 tenants or co-op members 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.

The County has developed a number of letter templates for housing providers. Housing providers may use one of the templates in the [Housing Provider Portal](#) section of the [County of Wellington's website](#).

## Letter Templates

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The County has developed a number of 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 to 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 into the letter template (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](#) section of the [County of Wellington's website](#). 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 tenant or co-op member's right to request of a Review of Decision, including information about how to request a Review of Decision.

### **“What if I disagree with the decision?”**

**\*\* 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 still disagree, **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](#) section of the [County of Wellington's website](#) 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 **Forms and Letter Templates**

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 use these forms and letter templates where applicable.

References to required forms and letter templates are included throughout this guide, including direct links to the resource on the County's website.

See [Chapter 20 Notices](#) for more information about how to use letter templates.

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.

## Chapter 22 **Resources**

This section sets out a number of 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.

### **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.

Effective September 1, 2017, 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 extra 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

Benefit Unit Size	Maximum Monthly Ontario Works Shelter Allowance
1	\$390
2	\$642
3	\$697
4	\$756
5	\$815
6+	\$844

### 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 extra 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

Benefit Unit Size	Maximum Monthly ODSP Shelter Allowance
1	\$497
2	\$781
3	\$846
4	\$918
5	\$991
6+	\$1,026

## 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:

- Guelph - 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 Only: 1.800.206.7218

## **Old Age Security / Guaranteed Income Supplement (OAS / GIS) AND Guaranteed Annual Income Supplement (GAINS)**

Applicants can get an application kit in person at a Service Canada Centre or online.

Call for application kit: 1.800.277.9914

Pick up an application kit from a Service Canada Centre:

- Guelph - Service Canada Centre  
259 Woodlawn Road West,  
Suite C, Guelph ON

Print an online application from the Service Canada website for OAS/GIS:

Go to the [OAS section of the Service Canada website](#)

Mail completed application forms to:

- Service Canada  
PO Box 5100 Station D  
Scarborough ON M1R 5C8

### **GAINS**

For general information about GAINS phone 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 tenants or members who are looking for assistance in pursuing support.

RGI tenants and co-op members 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 Support Worker (FSW) Unit**

The Family Support Worker (FSW) unit operates out of the Ontario Works office at 129 Wyndham Street Guelph.

RGI tenants and co-op members may self-refer to the FSW unit by email at [familysupportteam@wellington.ca](mailto:familysupportteam@wellington.ca) or by calling 519.837.2670.

RGI tenants and co-op members do not need to be receiving or applying for Ontario Works to access the FSW Unit.

## **Family Responsibility Office (FRO)**

Mail or fax general correspondence to the Family Responsibility Office (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:

Telephone: 416.326.1817  
Toll Free: 1.800.267.4330

For general information through the 24-hour Automated Information Line, call:

Telephone: 416.326.1818  
Toll Free: 1.800.267.7263

For more information go to the [Family Responsibility Office website](http://www.ontario.ca/fro) 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)**

FLIC is located in the court building at 74 Woolwich St. RGI households can go there for court forms or to speak to Duty Advice Counsel before filing court forms.

FLIC Family Law Information 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 tenants/members who are making an application for Support and Custody if the tenant/member believes there may be a custody or access dispute. Legal Aid will not fund tenants/members who are solely seeking child or spousal support.

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 at [www.gwlegalclinic.ca](http://www.gwlegalclinic.ca)

### Legal Aid Ontario

RGI tenants or co-op members may contact Legal Aid Ontario at 1-800-668-8258 or visit the [Legal Aid Ontario website](http://www.legalaidontario.ca) for assistance with family law matters including pursuit of spousal support.

### Criminal Law Information Clinic (CLIC)

CLIC Criminal Law Information Clinics 2:00pm - 4:00 pm Thursdays  
36 Wyndham Street South (Criminal Court)  
Guelph, ON