

# THE REGIONAL MUNICIPALITY OF YORK

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## GUIDE TO ADMINISTERING RENT-GEARED-TO-INCOME

May 2025

#16728746

Housing Services

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This document will be available in an accessible format or with communication supports upon request from 1-877-464-9675, ext. 72119.

# 1. INTRODUCTION

This guide is a resource for community housing providers in the Regional Municipality of York (York Region) who have entered into a service agreement with York Region to administer rent-geared-to-income (RGI) assistance under the [Housing Services Act, 2011](#) (HSA). If there is a discrepancy between the HSA and its regulations and this guide, the HSA and its regulations take precedence.

This guide includes references and links to appropriate Program Instructions issued by York Region as well as other important information related to the administration of RGI assistance with references to relevant sections in the legislation. The guide offers examples of different calculation scenarios but does not capture every situation that might arise. Housing providers needing further guidance or clarification on RGI administration should contact their Program Coordinator for assistance.

[Appendix A](#) provides a list of additional resources to assist housing providers in administering RGI.

It is recommended housing providers bookmark the online version of this guide to ensure the most up-to-date version is being referenced.

This guide uses the terms “household” and “household member(s)” when referring to tenants and co-operative members, for ease of reference.

## 1.1 HOUSING SERVICES ACT, 2011

The HSA is the legislation that governs RGI in Ontario. Specific details of RGI administration are set out in the following regulations under Part V and X of the HSA and can be found under Consolidated Laws at the Service Ontario [e-Laws website](#):

- [O. Reg. 367/11](#) – General – Part VI and XI
- [O. Reg. 316/19](#) – Determination of Geared-to-Income Rent under Section 50 of the Act
- [O. Reg. 370/11](#) – High Needs Households and Household Income Limits (HILs)
- [O. Reg. 368/11](#) – Designated housing providers (projects) under the Act

## 1.2 SERVICE MANAGER ROLE

The HSA gives the responsibility for administering RGI to municipal service managers. All service managers and their service areas are set out in [Schedule 2 of O. Reg. 367/11](#). Some housing providers may have relationships with more than one service manager.

Under the HSA and its regulations, York Region acts as service manager and is responsible for:

- maintaining a designated number of RGI households with incomes below prescribed income limits (service level standards)
- paying subsidy to housing providers
- determining special priority status on the wait list for applicants fleeing family violence or human trafficking

- determining and confirming RGI eligibility and calculating rent-geared-to-income in accordance with HSA rules
- establishing a system for dealing with reviews of decisions

In accordance with s.17(1) of the HSA, service managers may delegate any of these roles or responsibilities to another body with their consent. York Region has delegated determining and confirming RGI eligibility and calculating RGI to housing providers in its service area. These responsibilities are outlined in service agreements between housing providers and York Region. Despite these agreements, York Region retains the ultimate responsibility for determining whether a housing provider is administering RGI correctly.

## 1.3 HOUSING PROVIDER ROLE

The housing provider's responsibilities are listed in the HSA and its regulations, and in the service agreement that the housing provider has signed with York Region. Housing provider roles and responsibilities as set out in the service agreement include but are not limited to:

- Information sharing
- Filling vacant RGI units
- RGI administration
- Execution of leases
- Setting market rents
- Reporting
- Record keeping

## 1.4 PROGRAM INSTRUCTIONS

Program Instructions set out York Region's local policies related to RGI administration, wait list administration and financial reporting and funding. Program Instructions are issued by email to community housing providers. All Program Instructions are available online in the [Information for Housing Providers](#) section of York Region's website at [www.york.ca/housing](http://www.york.ca/housing).

## 1.5 LETTER TEMPLATES

Letter templates have been prepared to assist housing providers in communicating about RGI reviews and changes. The letters should be issued on the housing provider's letterhead and may be adapted by the housing provider depending on the situation. A list of templates is provided in [Appendix A](#).

Links to letter templates have been provided throughout this guide. The templates are available online. Housing providers should use the online versions to ensure the most up-to-date version is being used, as email notifications will not be issued when letter templates are updated.

## 1.6 RGI CALCULATION OVERVIEW

Table 1 provides an overview of the process for completing the calculation.

**Table 1**  
**Overview of the RGI Calculation Process**

<b>Step 1</b>	<p>Determine household composition:</p> <ul style="list-style-type: none"> <li>• Identify family units</li> <li>• Identify benefit units</li> <li>• Identify full-time students</li> </ul>
<b>Step 2</b>	<p>Determine Adjusted Family Net Income (AFNI) using one of the following methods:</p> <ul style="list-style-type: none"> <li>• Tax-based net income (line 23600 minus net Registered Disability Savings Plan (RDSP) payments)</li> <li>• Approximated net income, only if tax information does not reasonably reflect current and anticipated income of a household member over the next 12 months</li> </ul>
<b>Step 3</b>	<p>Determine base RGI for family units and benefit units:</p> <ul style="list-style-type: none"> <li>• Add the AFNI of all members of the family unit or benefit unit</li> <li>• Exclude the income of full-time students</li> <li>• Divide by 12 to determine monthly AFNI</li> <li>• Apply any applicable employment exemptions</li> <li>• Multiply by 30% or use OW/ODSP rent scale</li> </ul>
<b>Step 4</b>	Add base RGI for each family unit and benefit unit to determine the base RGI for the household
<b>Step 5</b>	Add any applicable utility charges paid by the housing provider
<b>Step 6</b>	Subtract any applicable allowances for services, utilities and heating paid directly by the household
<b>Step 7</b>	Compare the final amount to the minimum and maximum rent for the unit and adjust as required
<b>Step 8</b>	Apply any additional charges such as parking or cable to determine the total RGI payable
<b>Step 9</b>	Notify the household of the total amount of RGI payable and the effective date of change



## 2. RGI ELIGIBILITY

### 2.1 AT MOVE-IN

When offering an RGI unit, housing providers are required to confirm household eligibility in accordance with the eligibility requirements set out in *O. Reg. 367/11* and York Region local eligibility criteria.

Eligibility requirements are summarized as follows:

- At least one member of the household is over the age of 16
- All members of the household are legal residents of Canada (Canadian citizen, permanent resident, applicant for permanent resident status or refugee claimant)
- No member of the household is under a deportation, departure or exclusion order to leave Canada
- No member of the household owes money for rent or damages from a previous community housing tenancy. If any member of the household does owe money for rent/damages, an approved repayment agreement is in place with the housing provider
- Annual household income is less than \$80,000 in accordance with [Program Instruction 2023-02: Local Eligibility Rule: Income Limit](#)
  - Despite the income limit, incoming RGI households do not qualify for subsidy if their initial RGI calculation would result in an RGI amount equal to or greater than the market rent for the unit
  - The Region's income limit only applies to incoming RGI households. See [Section 8.3: Maximum Rent](#) for more information on ongoing eligibility when a household's income increases beyond the maximum rent for the unit.
- The total value of assets for all members of the household over the age of 16 are less than \$75,000 in accordance with [Program Instruction 2023-03: Local Eligibility Rule: Asset Limit](#).
  - In accordance with provincial requirements, households are exempt from the asset limit, including reporting and verification requirements, if all members belong to a benefit unit under Ontario Works (OW) or Ontario Disability Support Program (ODSP), as both programs include their own prescribed asset limits and reporting requirements. See Table 15 on p. 50 for additional details on asset reporting and verification requirements.
- If a member of the household owns property suitable for year-round occupation, they must divest property within 180 days after receiving RGI
- Must pursue certain types of income, as requested by the housing provider and outlined in [Program Instruction 2021-07: Reasonable Efforts to Pursue Income](#)
- No member of the household has not been found by a court of law or the Landlord and Tenant Board to have misrepresented their income for the purpose of rent geared-to-income assistance

- Household members who have not filed their taxes at the point of receiving an offer of housing may have RGI calculated using the approximated net income method outlined in [Section 4: Determining Adjusted Family Net Income](#), but must be informed of the requirement to file income taxes annually to remain eligible for RGI
  - Housing providers may not refuse to offer an RGI unit to an applicant household on the grounds that one or more members of the household have not filed their taxes
- Must not receive any other form of government-funded housing benefit, including a portable housing benefit or Canada-Ontario Housing Benefit, within or outside of York Region
- Contact your Program Coordinator in situations where someone reports a portable housing benefit or Canada-Ontario Housing Benefit
- Members of the household must be able to live independently, with or without supports

At time of move-in, housing providers must provide new tenants and members with a print or electronic copy of the [Guide to Understanding Your Rent Subsidy](#). This guide provides an overview of the RGI rules and tenants' and members' responsibilities to qualify and remain eligible for their rent subsidy.

## 2.2 AT ANNUAL REVIEW

After move-in, housing providers must determine continued eligibility for RGI households at annual review. To remain eligible for RGI, households must:

- File their income tax return by the time of their next annual RGI review
- Provide information or documents as requested by their housing provider within 30 days
- Not be absent from the unit for more than 90 consecutive days in accordance with [Program Instruction 2021-06: Local Eligibility Rule: Maximum Absence from Unit](#)
- Pursue certain types of income, as requested by the housing provider and outlined in [Program Instruction 2021-07: Reasonable Efforts to Pursue Income](#)
- Be able to live independently, with or without supports
- Occupy an appropriately sized unit
  - If a household is deemed overhoused, follow the process outlined in [Program Instruction 2020-09: Rent-Geared-to-Income Occupancy Standards in York Region](#)
- Remain under asset limits and report new assets or changes in existing assets in accordance with [Program Instruction 2023-03 Local Eligibility Rule: Asset Limit](#). See Table 15 on p. 50 for additional details on asset reporting and verification requirements.
- Not pay RGI equivalent to market rent for more than 24-months

Additional information on the annual review process is provided in [Section 11: Annual RGI Reviews](#).



#### IMPORTANT

Households receiving RGI must file their taxes for the applicable tax year by the time of their next annual RGI review to remain eligible for RGI.

## 3. DETERMINING HOUSEHOLD COMPOSITION

The method for calculating RGI varies depending on the types of income a household receives. As a first step in calculating RGI, housing providers are required to determine household composition, identify family units, benefit units, and any full-time students.

In households where there are multiple family units or benefit units, RGI is always calculated separately and then added together to determine the base RGI for the household.

### 3.1 FAMILY UNITS

Family units are members of the household who do not receive social assistance income; they typically receive income from sources such as employment or pensions. A household can consist of one family unit or multiple family units. A family unit can consist of:

- A single person
- A single person with children
- A couple with or without children

#### Example 1

Timothy and Diya are married and are both employed full-time. They have two children. The household is considered one family unit.

#### Example 2

Tammy and Louisa are roommates in a two-bedroom unit and are not related. They are both employed full-time. They are considered two separate family units.

## 3.2 BENEFIT UNITS

A benefit unit is a family unit that receives social assistance. Members of a benefit unit are determined by Ontario Works (OW) or the Ontario Disability Support Program (ODSP). The person receiving OW or ODSP may receive payments as a single person or on behalf of their whole family. Some benefit units receive non-benefit income from sources other than social assistance, such as employment.

### Example 3

Abbas has one child and receives OW. The household is considered one benefit unit.

A household can include a combination of benefit units and family units. In these circumstances, RGI is calculated separately for each unit and then combined to determine total RGI payable.

### Example 4

Martin and Andrew both have employment income. Their 19-year-old daughter Mary lives with them, along with her six-month-old son. Mary's only source of income is OW, which she receives for herself and her son.

Martin and Andrew are a family unit, and their portion of RGI will be calculated based on their employment income.

Mary and her son are a benefit unit, and their portion of RGI will be based on social assistance scales, and then combined with Martin and Andrew's portion of RGI to determine the total RGI payable.

## Full-Time Students

Income earned by full-time students is excluded from the RGI calculation for family units and from the calculation of non-benefit income for benefit units. A full-time student can be the primary household member, their spouse, or a dependent of the household.

Note: Previous RGI rules under *O. Reg. 298/01* included a definition of "child of the household". This definition no longer applies when determining full-time student status or a household's RGI calculation.

*O. Reg. 316/19*, s. 1(1) defines a full-time student as a person attending a recognized educational institution and taking:

- At least 60% of a full course load
- At least 40% of a full course load in the case of a student with a permanent disability

A recognized educational institution is one of the following:

- A school as defined in the *Education Act, 1990* (elementary or high school)

- A private school, as defined in the *Education Act, 1990*
- Home schooling for primary or secondary school
- A university
- A college of applied arts and technology, established under the *Ontario Colleges of Applied Arts and Technology Act, 2002*
- A private career college, as defined in the *Private Career Colleges Act, 2005*

A household member continues to be considered a full-time student during summer and other temporary breaks, provided they are registered or planning to attend full-time for the next study term.

## **Verification of Full-Time Enrollment**

Full-time student status can be verified by one of the following:

- A copy of the Ontario Student Assistance Program (OSAP) assessment summary
- A letter from the registrar of a post-secondary institution

Full-time students under the age of 18 are not required to provide verification of full-time student status to the housing provider.



### **IMPORTANT**

The income of full-time students is not included in the calculation of RGI. This includes times when a student is participating in an apprenticeship if it is part of their program requirements.

## 4. DETERMINING ADJUSTED FAMILY NET INCOME

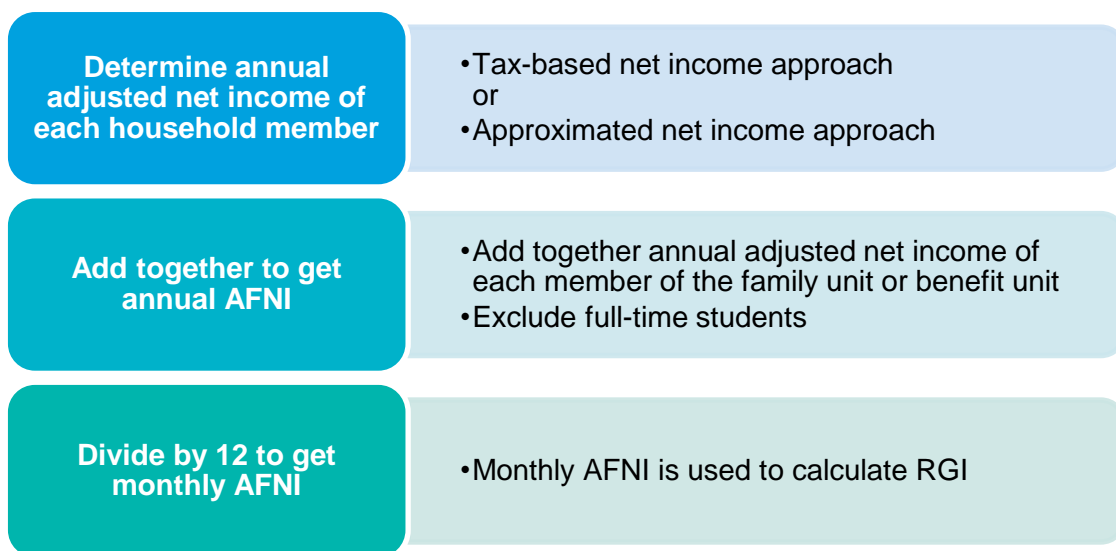
York Region's policy is outlined in [Program Instruction 2021-08: Adjusted Family Net Income](#)

### 4.1 OVERVIEW

Once household composition has been determined, the next step is to determine the adjusted family net income (AFNI) for the family unit or benefit unit. AFNI forms the basis of the RGI calculation.

The steps for determining AFNI are shown below in Figure 1.

**Figure 1**  
**Determining AFNI**



### 4.2 TAX-BASED NET INCOME

The tax-based net income approach should be used wherever possible to determine individual annual adjusted net income. This amount represents the household members before tax (gross) income, after certain deductions. It is important to remember that it is not net of income taxes. If the tax-based net income does not reflect current average annual income, use the approximated net income approach set out in the next sub-section.

An individual's tax-based annual adjusted net income is determined as follows:

- Take net income (Line 23600 of income tax assessment)
- Subtract RDSP payments (Line 12500 of income tax assessment)
- Add RDSP repayments (Line 23200 of income tax assessment)

Add together the annual adjusted net income of each member of the family unit, excluding the income of full-time students, to determine AFNI. Then, divide AFNI by 12 months to get the monthly AFNI amount used to calculate RGI.

## **Applicable Tax Year**

*O. Reg. 316/19*, s. 10 sets out the tax year used to determine net income, depending on when the RGI review is conducted, as follows:

- If the review is conducted between July and December, RGI is based on next 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 tax year

### **Example 5**

- A housing provider conducting annual RGI reviews in March 2025 uses 2023 tax information
- A housing provider conducting annual RGI reviews in July 2025 uses 2024 tax information

## **Verifying Tax-Based Net Income**

Line 23600 is verified using either the CRA Notice of Assessment (NOA) or the Proof of Income Statement for the applicable tax year. Housing providers are encouraged to collect Proof of Income Statements wherever possible, as it summarizes income and deductions and provides more detailed information than the NOA. A Proof of Income Statement may be required when a household member receives income from employment, RDSP's, or social assistance.

Instructions on how to obtain an NOA or Proof of Income Statement can be found using the [Obtaining Tax Information for your Rent Subsidy Review](#) resource.

### Example 6

Allen and Ayesha are married and live in a one-bedroom unit. Allen works full-time as a security guard. Ayesha is enrolled in full-time studies and works part-time as a tutor.

At their annual review in June 2022, Allen and Ayesha provide their 2020 Proof of Income Statements, and Ayesha provides her OSAP assessment summary as confirmation of full-time student status.

Household AFNI is determined as follows:

- Allen's annual net income      \$42,223 (Line 23600)
- Ayesha's annual net income    \$15,207 (Line 23600)
- Household AFNI                 \$42,223 (Allen's Line 23600 only; Ayesha's income is exempt because she's a full-time student)
- Monthly AFNI                      $\$42,223 \div 12 = \$3,518.58$

### Example 7

Shivanni is a single senior. She receives Old Age Security, Guaranteed Income Supplement and Guaranteed Annual Income System. At her annual review in December 2022, she provides her 2021 Proof of Income Statement.

AFNI is determined as follows:

- Shivanni's annual net income      \$19,501.92 (Line 23600)
- Monthly AFNI                          $\$19,501.92 \div 12 = \$1,625.16$

## Registered Disability Savings Plans

A Registered Disability Savings Plan (RDSP) is a savings plan intended to help parents and others save for the long-term financial security of a person who is eligible for the Disability Tax Credit. Information on RDSPs is available from [Canada Revenue Agency](#).

Once the tax-based net income of all household members not in full-time studies has been determined and verified, exclude any net RDSP income received by the household. Net RDSP income is any RDSP payments received in a given tax year plus any repayments to the RDSP made in the same tax year. Subtract RDSP payments received from line 23600 and add any RDSP repayments.

### Verifying RDSP Income

The Proof of Income Statement is used to verify RDSP income. RDSP payments appear on Line 12500 and are subtracted from the household's combined Line 23600. If a household member is only able to provide the NOA but reports RDSP payments, the T4A tax slip may be used to verify net RDSP income. RDSP payments appear in Box 131.



RDSP repayments are not common but will appear on Line 23200. However, Line 23200 may include other deduction types. As an alternative method of verifying RDSP repayments, housing providers may also request a letter from the financial institution that issued the RDSP confirming the repayment amount.

### Example 8

Hanna and Afreen are partners and live in a one-bedroom apartment. At their annual review in March 2022, they submit their Proof of Income Statements for 2020.

Hanna's net income on Line 23600 is \$11,246. Afreen's net income on Line 23600 is \$7,308, and he received \$1,500 in RDSP payments, which appear on Line 12500.

Household AFNI is determined as follows:

- Hanna's annual net income \$11,246 (Line 23600)
- Afreen's annual net income \$7,308 (Line 23600)
- Afreen's RDSP payments \$1,500 (Line 12500)
- Household AFNI  $\$11,246 + \$7,308 - \$1,500 = \$17,054$
- Monthly AFNI  $\$17,054 \div 12 = \$1,421.16$

### Support Payments

To determine included and excluded sources of income, RGI relies on Line 23600 (net income) of the income tax return. Using Line 23600 impacts the way child and spousal support payments are treated.

- Child support payments received by a household member are not included on Line 23600, and therefore are not included in the calculation of RGI
- Child support payments made by a household member are not deducted from income, and therefore do not factor into the calculation of RGI
- Spousal support payments received are included in Line 23600 and therefore are included in the calculation of RGI
- Spousal support payments made are deducted from total income to calculate Line 23600 and have the impact of reducing the amount of income upon which RGI is calculated

Housing providers are not required to take additional steps to adjust AFNI to reflect support payments when using tax-based net income.

### Non-Benefit Income

In addition to social assistance payments, benefit units may receive income from other sources such as employment earnings or pensions. This is called non-benefit income.

When using the tax-based approach for benefit units, once the monthly AFNI is determined, deduct the currently monthly net social assistance income. The resulting amount is the non-benefit income.

[Section 6: Calculating RGI for Benefit Units](#) provides more information on calculating RGI for benefit units.

Monthly net social assistance income can include basic needs and shelter allowances, as well as other benefits such as health benefits, employment benefits, and special diet allowance. Verify the net social assistance income using the most recent monthly online payment information provided through MyBenefits or Statement of Assistance for OW and ODSP recipients.

### Example 9

Mei lives with her young son and receives OW. She also has a part-time job. At her annual review, she submits her Proof of Income Statement and her most recent payment information from MyBenefits.

Her Line 23600 shows \$16,756, including employment earnings and OW benefits.

Mei's monthly non-benefit income is determined as follows:

#### **Determine monthly AFNI using Line 23600**

- Mei's AFNI                      \$16,756 (Line 23600)
- Mei's monthly AFNI     $\$16,756 \div 12 = \$1,396.33$

#### **Determine monthly net OW income using Payment Information**

- Monthly net OW income        \$313

#### **Determine monthly non-benefit income (subtract monthly net OW income from monthly AFNI)**

- Monthly AFNI                      \$1,396.33
- Monthly net OW income        - \$313
- Non-benefit income              **\$1,083.33**

## 4.3 APPROXIMATED NET INCOME

This section outlines when and how to use the approximated net income approach. While housing providers are encouraged to use tax-based net income wherever possible, the approximated net income approach may be more appropriate in situations where there has been a significant change in employment status or income since the applicable tax year used for the RGI review.

### When to Use Approximated Net Income

**Program Instruction 2021-08: Adjusted Family Net Income** sets out factors for housing providers to consider if it is appropriate to use the approximated net income approach.

- If income has decreased since the applicable tax year, would the use of tax-based net income to calculate RGI cause hardship for the household member?

- Housing providers should assess if current household income has decreased by approximately 20% or more compared to tax-based income, although housing providers may use the approximated method if the decrease is less than 20%
- If income has increased since the applicable tax year, would the use of tax-based net income to calculate RGI at the current review pose a significant increase in RGI at the next review?
  - This may be the case in situations where household income has increased due to a change in income source, such as a household member transitioning from social assistance to Old Age Security.

Approximated net income is permitted at different RGI reviews, outlined in Table 2.

**Table 2**  
**When to Approximate Net Income**

<b>RGI Review Type</b>	<b>Circumstances</b>
<b>Initial Review (at move-in)</b>	<ul style="list-style-type: none"> <li>• Applicant has not filed taxes for the applicable tax year               <ul style="list-style-type: none"> <li>○ Informed the applicant that filing taxes each year by the Canada Revenue Agency deadline of April 30<sup>th</sup> is an eligibility requirement to maintain RGI</li> </ul> </li> <li>• Tax-based net income does not accurately reflect current and anticipated income over the next 12 months</li> </ul>
<b>Annual Review</b>	<ul style="list-style-type: none"> <li>• Household member has not filed taxes for the applicable tax year due to extenuating circumstances               <ul style="list-style-type: none"> <li>○ Consult your Program Coordinator to determine appropriate course of action and if an exception is warranted</li> </ul> </li> <li>• Tax-based net income does not accurately reflect current and anticipated income over the next 12 months</li> </ul>
<b>In-Year Review</b>	<ul style="list-style-type: none"> <li>• A change in income or household composition is reported and an in-year review is permitted by York Region's policy (see <a href="#">Section 12: In-Year RGI Reviews</a>)</li> </ul>

Where appropriate, housing providers may combine tax-based and approximated net income to determine annual net income. This may be necessary when not all income is captured on the NOA or Proof of Income Statement that would normally be included in Line 23600, or where one household member has a new source of income since the applicable tax year, but it is still appropriate to use the tax-based method for other household members.

### **Example 10**

Vern is a single senior in a one-bedroom unit. At his annual review he provides his housing provider with his most recent Proof of Income Statement which captures his CPP and OAS benefits. His Line 23600 shows \$19,884. Vern also receives a foreign pension in the amount of \$457 per month but it is not captured on his Line 23600.

To determine Vern's AFNI, his housing provider combines his tax-based net income and with his approximated income based on his foreign pension.

#### **Determine AFNI using Line 23600 and Income Sources not reported on Line 23600**

- Vern's Line 23600                      \$19,884
- Vern's Foreign Pension              \$457 x 12 = \$5,484

#### **Determine monthly AFNI**

- AFNI                                      \$19,884 + \$5,484 = \$25,371
- Monthly AFNI                         \$25,371 ÷ 12 = \$2,114.25

### **Included Income**

Approximated net income is determined using income expected to be received regularly by the household member over the 12-month period following the RGI review. Use the gross amount of income earned. Include only the following income types that would normally factor into Line 23600:

- Employment income such as wages, salary, commission, bonuses, tips, gratuities, vacation pay and remuneration as a dependent contractor
- Self-employment income
- Employment Insurance benefits
- Workplace Safety and Insurance Board benefits for loss of earnings
- Payments for sick leave or a short-term disability under a private or workplace insurance plan
- Old Age Security, Guaranteed Income Supplement, Guaranteed Annual Income Supplement
- Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) benefits (excluding children's 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 investments held in Tax-Free Savings Accounts
- Annuities
- Capital gains
- Net rental income
- Veterans' benefits for income support or replacement
- Spousal support payments received

## Excluded Income

When approximating net income, do not include the following income sources:

- Net RDSP payments (see [Section 4.2](#))
- Social assistance payments (OW or ODSP)
- Child support payments received
- Children's benefits (ex. CPP child benefit)
- Income tax credits or benefits (ex. Ontario Trillium Benefit)
- One-time or retroactive lump sum payments

### Example 11

At Mark's annual review in August 2022, he submits his Proof of Income Statement which shows \$28,150 on Line 23600. Mark also reports he lost his job in May 2022 and is now receiving Employment Insurance (EI) at \$298 per week.

Mark's housing provider calculates his annual approximated net income based on his EI statement and compares it to the amount on Line 23600 of his Proof of Income Statement.

- Tax-based net income                      \$28,150 (Line 23600)
- Annual approximated net income      \$15,496 (\$298 x 52 weeks)

Approximated net income will be used to determine Mark's RGI, as it differs significantly from Line 23600 of his Proof of Income Statement. While Mark's EI benefits may end or his employment situation may change before his next annual review, RGI will not be reassessed until the next annual review as Mark is not required to report income increases between annual reviews.

## **Adjustments to Approximated Net Income**

Where possible, housing providers should exclude the following ongoing and regular expenses or deductions from the gross amount when approximating net income:

- Registered pension plan deductions and adjustments eligible for tax deductions
- RRSP contributions eligible for tax deductions
- Annual union, professional, or like dues
- Childcare expenses eligible for tax deductions
- Disability supports eligible for tax deductions
- Employment expenses eligible for tax deductions
- Spousal support payments paid under an enforceable court order or agreement

If a household member is unable to provide information required to confirm the above deductions, or it cannot be determined, the housing provider should proceed with using gross income. Deductions will be addressed the next time tax-based net income is used to determine RGI.

## **Annualizing Net Income**

Housing providers must annualize current income to compare it to the household member's tax-based net income. This is necessary because approximated net income is intended to reflect average approximate earnings over the next 12-month period and is not intended to address short-term changes or one-time payments.

Table 3 provides the conversion factors used to annualize net income.

**Table 3**  
**Approximated Net Income Conversion Factors**

Frequency of Payments	Conversion to Annual Amount
Annual	Use actual amount
Quarterly	Multiply by 4 quarters
Monthly	Multiply by 12 months
Semi-Monthly	Multiply by 24 (12 months multiplied by 2)
Biweekly	Multiply by 26 (52 weeks divided by 2)
Weekly	Multiply by 52 weeks

Once the annualized amount is determined, divide by 12 to determine the monthly approximated net income.

### **Example 12**

Johannes is offered a one-bedroom unit in September 2022. He submits his 2021 Proof of Income Statement, but also declares he received OW in 2021 and is now working full-time, earning \$1,125 biweekly. He submits his three most recent paystubs, representing six weeks of income.

- Tax-based net income                      \$15,000
- Annual approximated net income      \$29,250 (\$1,125 x 26 biweekly periods)
- Monthly approximated net income    \$2,437.50 (\$29,250 ÷ 12 months)

Johannes' annual approximated net income is significantly higher than his tax-based net income. As a result, his housing provider uses the monthly approximated net income of \$2,437.50 to calculate his initial RGI payable.

### **Verifying Approximated Net Income**

Household members must provide documentation to support estimating an annual average for the 12-month period following the RGI review. Housing providers have discretion to determine the documents required to verify income, which can include pay stubs or letters from the employer or organization that issues the income. The number of pay stubs collected is also at the discretion of the housing provider but must provide reasonable certainty that the income change declared reflects a significant and ongoing increase or decrease in anticipated annual income to support using the approximated method.

Documentation must allow the housing provider to verify:

- The type of income or deduction
- The income amount received, or the deduction amount paid
- The time period covered
- The name or the employer or organization issuing the income payment or that received the deduction payment

Housing providers should avoid requesting personal bank statements to verify income, as bank statements show the amount received net of income taxes.



## 5. CALCULATING RGI USING AFNI

### 5.1 OVERVIEW

Once AFNI has been determined, RGI can be calculated. The method for calculating RGI is outlined in this section applies to the following households:

- Family units
- OW and ODSP benefit units with non-benefit income above than the non-benefit income limit
  - See [Section 6: Calculating RGI for Benefit Units](#) for information on calculating RGI for benefit units with non-benefit income below the non-benefit income limit.

Calculate the base RGI for the above households as follows:

- Take the monthly AFNI amount (tax-based or approximated) identified in [Section 4: Determining Adjusted Family Net Income](#)
- For benefit units only – subtract the current net monthly social assistance income, which will leave only non-benefit income
- If the household has employment-related income – subtract the applicable employment exemption
- Multiply the resulting amount by 30% to determine base RGI for family unit or benefit unit

If there are multiple family units or benefit units in the household, base RGI is calculated separately for each family unit or benefit unit using the above steps and then combined to determine RGI for the entire household.

### 5.2 NET MONTHLY SOCIAL ASSISTANCE INCOME

From the monthly AFNI amount, subtract the current net monthly social assistance income. This will identify the amount of non-benefit income to be used in the RGI calculation.

- When using the tax-based approach: subtract current monthly net social assistance income from the monthly AFNI
- When using the approximated approach: exclude OW and ODSP payments from the calculation of monthly AFNI

### 5.3 EMPLOYMENT EXEMPTIONS

Family units and benefit units with employment-related income are eligible for a reduction in monthly AFNI. This is called an employment exemption. The exemption is deducted from the monthly AFNI. The amount deducted is based on household composition, as follows:

- \$75 for a single person

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

Employment-related income is defined by *O. Reg. 316/19, s. 7(3)* as any of the following:

- Wages, salaries, commissions or bonuses
- Tips and gratuities
- Vacation pay
- Remuneration as a dependent contractor
- Net business or self-employment income
- Employment Insurance 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/income relief benefits payable by the federal, provincial or a municipal government

Employment exemptions apply per family unit and benefit unit and can exceed \$150 for the unit, depending on household composition. The employment deduction cannot be more than the total earnings of the family unit or benefit unit.

### **Example 13**

Zhang Wei works as a mechanic and lives with his wife Janice, who attends nursing school full-time, and Janice's brother Markus, who receives ODSP and works part-time at a grocery store.

The household is made up of a family unit (Zhang Wei and Janice) and a benefit unit (Markus), and both have employment income. The following employment exemptions apply:

- Family unit (Zhang Wei and Janice) \$150
- Benefit unit (Markus) \$ 75

## **5.4 BASE RGI**

Base RGI is determined by taking the amount left after subtracting monthly net social assistance income (benefit units only) and employment exemptions (employment income only) and multiplying it by 30%.

### Example 14

Antonio and Nicole are a couple with no children. At their annual review in August 2022, they submit their 2021 Proof of Income Statements. Nicole's Line 23600 shows income of \$34,580, but she reports that she lost her job in June 2022 and is receiving Employment Insurance (EI) of \$255 per week. Anthony's Line 23600 shows \$19,495 from employment.

The housing provider approximates net income for Nicole, based on the EI amount. RGI is calculated as follows:

- Nicole's approximated net income     \$13,260 ( $\$255 \times 52$  weeks)
- Antonio's tax-based net income       \$19,495 (Line 23600)
- Household AFNI                             \$13,260 + \$19,495 = \$32,755
- Monthly AFNI                                \$32,755  $\div$  12 = \$2,729.58
- Less employment exemption            \$2,729.58 - \$150 = \$2,579.58
- RGI    \$2,579.58  $\times$  30% = \$773.87
- RGI (rounded)                                \$774

The household qualifies for an employment exemption of \$150. Base RGI is \$774 per month, plus or minus any applicable utility adjustments.

## 6. CALCULATING RGI FOR BENEFIT UNITS

### 6.1 OVERVIEW

This section outlines the process for calculating RGI for social assistance benefit units with non-benefit income below the applicable non-benefit income limit. RGI is calculated separately for each family unit or benefit unit within a household, and the approach to calculating RGI varies if the benefit unit is receiving OW, ODSP, and non-benefit income.

For example, if a household consists of one or more people receiving OW and one or more people receiving ODSP, RGI is calculated separately for each benefit unit and then combined to determine the total RGI for the unit.

### 6.2 VERIFYING SOCIAL ASSISTANCE

Table 4 outlines the information housing providers need to know before calculating RGI for a benefit unit and the verification source.

**Table 4**  
**Social Assistance Verification**

Information Required	How to Verify
Type of social assistance received	<ul style="list-style-type: none"><li>• Most recent payment information from MyBenefits</li><li>• Most recent OW or ODSP Statement of Assistance</li></ul>
Size of the benefit unit	<ul style="list-style-type: none"><li>• Most recent payment information from MyBenefits</li><li>• Most recent OW or ODSP Statement of Assistance</li></ul>
Monthly net social assistance income	<ul style="list-style-type: none"><li>• Most recent payment information from MyBenefits</li><li>• Most recent OW or ODSP Statement of Assistance</li></ul>
Monthly non-benefit income of the benefit unit	<ul style="list-style-type: none"><li>• If using tax-based approach:<ul style="list-style-type: none"><li>◦ CRA Proof of Income Statement</li></ul></li><li>• If using approximated approach:<ul style="list-style-type: none"><li>◦ Verified at source (e.g., paystubs, letter from employer or agency issuing income)</li></ul></li></ul>

## 6.3 RENT SCALES

Rent scales are provided by *O. Reg. 316/19* and are used for calculating RGI for benefit units that receive regular OW or ODSP benefits. The rent scale used is determined by the composition of the benefit unit. Each rent scale includes the base RGI for the benefit unit and a non-benefit income limit for each benefit unit size, which is the maximum amount of non-benefit income a benefit unit can receive before RGI is calculated at 30% of non-benefit income.

If the monthly non-benefit income is less than or equal to the applicable non-benefit income limit in column 3 of each table, base RGI for the benefit unit is the amount shown in column 2, “rent attributable to benefit unit,” called the scale amount.

## 6.4 BENEFIT UNITS WITH NON-BENEFIT INCOME ABOVE THE INCOME LIMIT

If the monthly non-benefit income is greater than the applicable non-benefit income limit in column 3 of each table, base RGI for the benefit unit is calculated at 30% of non-benefit income (see [Section 5: Calculating RGI Using AFNI](#)), following the approach used to calculate RGI for family units.

### Example 15

Roger and Cora live in an RGI unit with their young daughter. They receive OW, Roger works part-time, and Cora is in full-time studies. At annual review, they provide their Proof of Income Statements, most recent payment information from MyBenefits, and Cora's proof of full-time enrollment. The MyBenefits payment information shows \$360 per month in net OW income.

RGI is calculated as follows:

#### **Determine monthly AFNI using Line 23600**

- Household's AFNI \$15,600 (Line 23600)
- Monthly AFNI  $\$15,600 \div 12 = \$1,300$

#### **Determine monthly non-benefit income (subtract monthly net OW income from monthly AFNI)**

- Monthly AFNI \$1,300
- Monthly net OW income - \$360
- Non-benefit income \$940

#### **Compare the non-benefit income amount to the applicable non-benefit income limit**

- Determine the benefit unit size using the OW Statement of Assistance – benefit unit of 3 (see Table 6, Column 1 on p. 32)
- Compare the non-benefit income amount (\$940) to the non-benefit income limit amount in Column 3 (\$861). \$940 is over the threshold for a benefit unit of three.
- Because the non-benefit income amount is more than the limit in Column 3, base RGI for the unit is calculated using 30% of non-benefit income (\$940) less employment exemption (\$150)

#### **As non-benefit income is over the limit, calculate RGI based on 30% of non-benefit income**

- Non-benefit income less employment exemption  $\$940 - \$150 = \$790$
- RGI  $\$790 \times 30\% = \$237$

## 6.5 ONTARIO WORKS RENT SCALES

In the case of a benefit unit receiving OW consisting of a single parent with one or more children, Table 5 is used to determine the rent scale and the non-benefit income limit.

**Table 5**  
**OW Rent Scale for Single Parents**

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

Source: Table 1 in *O. Reg. 316/19*, renumbered for the purposes of this guide

### Example 16

Ria is a single mother with two young children. She recently started receiving OW and works part-time. Her employment earnings are consistent at around \$840 per month.

- Determine the benefit unit size using the OW Statement of Assistance. Ria is a benefit unit of 3
- Find the benefit unit size of 3 in Column 1
- Compare her non-benefit income amount (\$840) to the non-benefit income limit amount in Column 3 (\$907)
- Because her non-benefit income amount is less than the limit in Column 3, base RGI for the unit is the amount in Column 2 (\$226), plus or minus any applicable utility adjustments

Table 6 is used to determine the rent scale and non-benefit income limit for all other OW benefit units. This can include single individuals, couples, and couples with children.

**Table 6**  
**OW Rent Scale for Other Benefit Unit Types**

<b>Column 1</b> Benefit unit size (number of individuals)	<b>Column 2</b> Rent attributable to benefit unit (monthly)	<b>Column 3</b> Non-benefit income limit (monthly)
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

Source: Table 2 in *O. Reg. 316/19*; renumbered for the purposes of this guide

## 6.6 ONTARIO DISABILITY SUPPORT PROGRAM RENT SCALES

Table 7 is used to determine the rent scale and non-benefit income limit for benefit units receiving ODSP payments.

**Table 7**  
**ODSP Rent Scale**

<b>Column 1</b> Benefit unit size (number of individuals)	<b>Column 2</b> Rent attributable to benefit unit (monthly)	<b>Column 3</b> 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

Source: Table 3 in *O. Reg. 316/19*; renumbered for the purposes of this guide



## ODSP Recipients with CPP-Disability or OAS Allowance

Some ODSP benefit units also receive Canada Pension Plan – Disability (CPP-D) or OAS Allowance. CPP-D is a monthly payment a household member may receive if they have stopped working due to long-term disability and have made contributions to CPP. Household members may receive OAS allowance if they are age 60 to 64, their spouse or common-law partner receives OAS and is eligible for GIS, and the household's combined income is below a certain threshold.

O. Reg. 316/19 requires RGI be calculated differently for ODSP benefit units receiving CPP-D or OAS Allowance and it is their only form of non-benefit income. The following steps are required:

- Take the CPP-D or OAS Allowance amount on the ODSP Statement of Assistance which correctly corresponds to the household's benefit unit size
- Compare it to the ODSP basic needs amount on the ODSP Statement of Assistance
- If the CPP-D or OAS Allowance is more than the ODSP basic needs amount, RGI is based on 30% of non-benefit income
- If the CPP-D or OAS Allowance is equal to or less than the ODSP basic needs amount, use the RGI scale amount in Column 2 of Table 3 above for the applicable benefit unit size

The most current basic needs amounts can be found on the Ontario website – [6.1 – Basic needs calculation](#).

### Example 17

Sonia lives alone in a one-bedroom unit. Her only sources of income are ODSP and CPP-D. She provides her housing provider with a copy of her most recent Proof of Income Statement and monthly ODSP Statement of Assistance which shows:

- Proof of Income Statement = \$15,264
- ODSP Basic Needs = \$672
- CPP-D = \$600

Because her CPP-D is less than the ODSP basic needs amount, her rent will be determined using the RGI scale amount in Column 2 of Table 3 for a benefit unit of one.

Sonia's RGI = \$109

### Example 18

Eugena lives with her 15-year-old son in a two-bedroom unit. Eugena receives \$900 CPP-D per month. She also works as a casual house cleaner and earns about \$500 per month. At her annual review, she is unable to provide her Proof of Income Statement or NOA as she was unable to file her taxes this year due to extenuating circumstances. She submits her most recent ODSP Statement of Assistance which outlines:

- ODSP Basic Needs = \$815
- CPP-D = \$900

Her housing provider approximates her monthly net income. As her CPP-D is greater than the ODSP basic needs amount for a benefit unit of two, her rent will be based on 30% of her non-benefit income.

- Eugena's monthly income = \$500
- Non-benefit income less employment exemption = \$1,325 (\$500 employment income + \$900 CPP-D - \$75)

## 7. UTILITY CHARGES AND ALLOWANCES

### 7.1 OVERVIEW

Once base RGI is calculated for the household, the amount may be further adjusted to add extra charges where the housing provider pays the cost for additional services and to subtract allowances where the household pays directly for a service or utility. The amount of utility charges and allowances are determined using Tables 4 to 8 in *O. Reg. 316/19*.

### 7.2 STANDARD EXTRA CHARGES

It is assumed housing providers supply heat, hot water, water, refrigerators, and stoves. If a housing provider provides more services than those listed above, a utility charge is added to the base RGI.

Table 9 is used to determine extra charges to be added to the base RGI.

**Table 9**  
**Standard Extra Charges**

<b>Column 1</b> Item	<b>Column 2</b> Service or Utility	<b>Column 3</b> Hostel bed, bachelor or one- bedroom unit Amount in dollars	<b>Column 4</b> Two-bedroom unit Amount in dollars	<b>Column 5</b> Three- bedroom unit Amount in dollars	<b>Column 6</b> Four or more- bedroom unit Amount in dollars
1.	Electricity, other than,  (a) electricity provided for heating the unit,  (b) electricity provided for heating the water supplied to the unit,  (c) electricity provided as power for cooking facilities in the unit, or  (d) 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	13
3.	Laundry facilities, other than coin--operated laundry facilities, in the housing project.	6	9	11	13

<b>Column 1</b> Item	<b>Column 2</b> Service or Utility	<b>Column 3</b> Hostel bed, bachelor or one- bedroom unit Amount in dollars	<b>Column 4</b> Two-bedroom unit Amount in dollars	<b>Column 5</b> Three- bedroom unit Amount in dollars	<b>Column 6</b> Four or more- bedroom unit Amount in dollars
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

Source: Table 4 in *O. Reg. 316/19*; renumbered for the purposes of this guide

### Example 19

Alexander lives alone in a one-bedroom unit. His base RGI is calculated at \$250 before utility adjustments. His housing provider provides electricity, power for cooking, power for drying clothes, a washer and dryer.

- Electricity (one-bedroom) = \$24
- Cooking power (one-bedroom) = \$6
- Power for drying clothes (one-bedroom) = \$6
- Washing machine (one-bedroom) = \$2
- Drying machine (one-bedroom) = \$2
- **Total** = **\$40**

### Determine rent with utility charge

- Base RGI = \$250
- Utility Charge = \$40
- Rent for the unit = \$290 (\$250 + \$40)

## 7.3 UTILITY ALLOWANCES

It is assumed housing providers supply heat, hot water, water, refrigerators, and stoves. Households who pay for any of these services directly are entitled to a utility allowance. The utility allowance is subtracted from the base RGI.

### Allowances for Water and Appliances

Table 10 is used to determine the allowances for water, hot water and appliances to be subtracted from the base RGI.

**Table 10**  
**Allowances for Water and Appliances**

<b>Column 1</b> Item	<b>Column 2</b> Service or Utility	<b>Column 3</b> Bachelor or one-bedroom unit Amount in dollars	<b>Column 4</b> Two-bedroom unit Amount in dollars	<b>Column 5</b> Three-bedroom unit Amount in dollars	<b>Column 6</b> Four or more-bedroom unit Amount in dollars
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

Source: Table 5 in *O. Reg. 316/19*; renumbered for the purposes of this guide

## Heat Allowance - Oil

Table 11 is used to determine the allowances for oil heat to be subtracted from the base RGI. The table has been adapted to only include amounts for York Region.

**Table 11**  
**Allowances for Water and Appliances**

<b>Column 1</b> Item	<b>Column 2</b> Type of Unit	<b>Column 4</b> Central Ontario Amount in dollars
1.	Apartment – Bachelor or one bedroom	55
2.	Apartment – Two bedrooms	57
3.	Apartment – Three bedrooms	69
4.	Row house	73
5.	Semi-detached house	97
6.	Single detached house	147

Source: Table 6 in *O. Reg. 316/19*; renumbered for the purposes of this guide

## Heat Allowance - Gas

Table 12 is used to determine the allowances for gas heat to be subtracted from the base RGI. The table has been adapted to only include amounts for York Region.

**Table 12**  
**Heat Allowance – Gas**

<b>Column 1</b> Item	<b>Column 2</b> Type of Unit	<b>Column 4</b> Central Ontario Amount in dollars
1.	Apartment – Bachelor or one bedroom	31
2.	Apartment – Two bedrooms	32
3.	Apartment – Three bedrooms	35
4.	Row house	37
5.	Semi-detached house	49
6.	Single detached house	74

Source: Table 7 in *O. Reg. 316/19*; renumbered for the purposes of this guide

## Heat Allowance – Electricity

Table 13 is used to determine the allowances for electricity to be subtracted from the base RGI. The table has been adapted to only include amounts for York Region.

**Table 13**  
**Heat Allowance – Electricity**

<b>Column 1</b> Item	<b>Column 2</b> Type of Unit	<b>Column 4</b> Central Ontario Amount in dollars
1.	Apartment – Bachelor or one bedroom	45
2.	Apartment – Two bedrooms	47
3.	Apartment – Three bedrooms	57
4.	Row house	60
5.	Semi-detached house	80
6.	Single detached house	121

Source: Table 8 in *O. Reg. 316/19*, renumbered for the purposes of this guide

### Example 20

Sopana and Pranavan are co-operative members that live in two-bedroom unit with their one-year-old daughter in Richmond Hill (York Region - Central Ontario region). Their base RGI is calculated at \$788. They pay directly for their electricity.

- Electricity (two-bedroom, Central Ontario) = \$47

#### **Determine rent with utility allowance**

- Base RGI = \$788
- Utility Allowance = \$47
- Housing charge for the unit = \$835 (\$788 - \$47)

## 8. MINIMUM AND MAXIMUM RENT

### 8.1 OVERVIEW

Once the base RGI has been calculated and totalled for all family units and benefit units within the household and utility charges and allowances have been applied, the resulting amount is compared to the minimum and maximum rent for the unit to determine RGI payable.

- Minimum rent is the lowest amount of RGI payable. Once utility deductions are applied, no household can pay less than the applicable minimum rent.
- Maximum rent is the highest amount of RGI payable for the unit. It is equivalent to the unit's market rent. Once utility charges are applied, no household can pay more than the market rent for the unit.
- Additional charges such as sector support for co-ops, parking, or air conditioning, are added after the comparison to minimum and maximum rent.

This section outlines the process for determining the applicable minimum rent, and the process for households paying RGI equivalent to market.

### 8.2 MINIMUM RENT

**York Region's policy is outlined in [Program Instruction 2025-01: Minimum Rent for 2025-2026](#)**

*O. Reg. 316/19* sets the minimum RGI payable. Minimum rent applies to the entire household and not to individual family units or benefit units within the household. Minimum rent amounts are updated each year and take effect at the household's next RGI review on or after July 1<sup>st</sup>.

#### **Minimum Rent for 2025-2026**

From July 1, 2025, to June 30, 2026, minimum rent is \$142, with two exceptions:

- A phased-in minimum rent applies to households paying RGI below this amount before July 1, 2024
- Minimum rent for Ontario Works (OW) and Ontario Disability Support Program (ODSP) benefit units of one is the rent scale amount for the benefit unit

Households paying the previous phased in minimum rent of \$125 are subject to another \$8 increase to \$133 which will continue to be increased by \$8 each year until the phased-in amount catches up to the indexed minimum rent, or their calculated RGI increases above the indexed minimum rent.

Minimum rent for OW benefit units of one remains at \$85 and minimum rent for ODSP benefit units of one remains at \$109.

Minimum rent rules for the period of July 1, 2025, to June 30, 2026, are summarized in Table 14.



**Table 14**  
**Minimum Rent Scenarios**

Scenario	Minimum Rent between July 1, 2025 and June 30, 2026
1. Tenants/members moving in on or after July 1, 2025	<ul style="list-style-type: none"> <li>Minimum rent is \$142</li> </ul>
2. Tenants/members currently paying calculated RGI	<ul style="list-style-type: none"> <li>Minimum rent is \$142</li> </ul>
3. Tenants/members paying the 2024/2025 minimum rent of \$139 before July 1, 2025	<ul style="list-style-type: none"> <li>Minimum rent is indexed to \$142 if a tenant/member continues to pay minimum rent at their annual review</li> </ul>
4. Tenants/members paying the phased-in minimum rent of \$125 before July 1, 2025	<ul style="list-style-type: none"> <li>Minimum rent is increased by \$8 to \$133 if a tenant/member continues to pay minimum rent at their annual review</li> <li>If at any time calculated RGI increases above \$142, phase-in no longer applies; the tenant/member is subject to the minimum rent of \$142, or the applicable minimum rent for that year, for future RGI calculations</li> </ul>
5. Tenants/members paying calculated RGI above the 2024/25 phased-in amount (\$125) and below the 2024/25 minimum rent (\$139) before July 1, 2025	<ul style="list-style-type: none"> <li>A tenant/member continues to pay calculated RGI until phased-in minimum rent exceeds calculated RGI</li> <li>If at any time calculated RGI increases above \$142, phase-in no longer applies; the tenant/member is subject to minimum rent of \$142, or the applicable minimum rent for that year, for future RGI calculations</li> </ul>
6. Ontario Works (OW) benefit unit of one paying RGI at scale (non-benefit income under the limit)	<ul style="list-style-type: none"> <li>Minimum rent is the scale amount for OW-1 of \$85</li> </ul>
7. Ontario Disability Support Program (ODSP) benefit unit of one paying RGI at scale (non-benefit income under the limit)	<ul style="list-style-type: none"> <li>Minimum rent is the scale amount for ODSP-1 of \$109</li> </ul>
8. All other OW/ODSP benefit units	<ul style="list-style-type: none"> <li>Minimum rent rules apply as outlined in scenarios 1-5 above</li> </ul>

### Example 21

Ilya lives alone in a one-bedroom unit. Ontario Works is his only source of income.

Based on the OW rent scale for a benefit unit consisting of one recipient with no spouse or dependents, Ilya's minimum rent is \$85.

- Ilya's RGI = \$54 (\$85 - \$31 utility allowance)
- Ilya's RGI = \$85 (must be increased to the rent scale amount for OW benefit unit of 1)

RGI for an OW benefit unit of 1 cannot be lower than the scale amount of \$85.

### Example 22

Phil works part-time and lives in a three-bedroom unit with his children. His RGI in 2019 was calculated at \$91.

At his annual review in October 2020, his calculated RGI remained the same but was increased to \$93 to match the phased-in, indexed amount, which took effect on November 1, 2020.

At Phil's next four annual reviews up to 2024, his income remained the same and his RGI was set at the phased-in amounts.

Phil's income does not change at the time of his October 2025 annual review. His housing provider increases his RGI by \$8 to \$133 with an effective date of November 1, 2025.

### Example 23

Sabeen lives alone, she receives ODSP, has no non-benefit income, and receives a utility allowance of \$45.

Based on the ODSP rent scale for a benefit unit consisting of a recipient with no spouse or dependents, Sabeen's minimum rent is \$109.

- Sabeen's RGI = \$64 (\$109 - \$45 utility allowance)
- Sabeen's RGI = \$109 (must be increased to the rent scale amount for ODSP benefit unit of 1)

RGI for an ODSP benefit unit of 1 cannot be lower than the scale amount of \$109.

### Example 24

Tneshia's housing charge is \$130 based on calculated RGI at the time of her annual RGI review in November 2024, plus any additional charges such as parking.

Tneshia is not impacted by the phased-in minimum rent increase from \$117 to \$125, as the phased-in increase falls below her current calculated RGI of \$130.

At her RGI review in November 2024, Tneshia's calculated RGI remains at \$130; she is now subject to the phased-in minimum rent of \$133 as it exceeds the calculated RGI, plus any additional charges such as parking.

### Example 25

Nika and Matt are RGI tenants with a calculated RGI of \$315 that took effect on October 1, 2023. At their annual RGI review in September 2024, Nika and Matt report a decrease in their income, resulting in a calculated RGI of \$125. Because their calculated RGI has fallen below the applicable minimum rent for 2024-25, they are subject to the minimum rent of \$142, effective October 1, 2025, plus any additional charges such as parking.

## 8.3 MAXIMUM RENT

The highest RGI amount a household can be charged for their unit is equivalent to the market rate for the unit. A household pays RGI equivalent to market when their income increases resulting in an RGI equal to or above the market rent.

A household can pay market rent for 24 consecutive months before losing their RGI eligibility. A household paying market rent during the 24-month period is still considered to be an RGI household and must comply with all RGI eligibility criteria. The household can receive RGI assistance again if their income decreases during the 24-month period.

A [letter template for tenants](#) and a [letter template for co-operative members](#) is available to notify households of increases to maximum rent.

Once the household continues to pay market rent for 24 consecutive months, the household becomes ineligible for RGI. The housing provider must notify the household in writing of their ineligibility for RGI and the right to request a review 90 days before the end of the 24-month period.

Should the household require RGI assistance in the future they must re-apply to the Subsidized Housing Wait List. If eligible, the household will be placed on the wait list with a current application date, unless the household is approved for a priority status. Some households may be eligible for in-situ priority. More information can be found in [Program Instruction 2015-03: In-Situ Priority for Market Rent Households](#).

### Example 26

At their annual review in July 2024, Ron and Marie have their RGI calculated at \$1,077 per month before utility adjustments. The utility charge for the unit is \$43 per month.

The market rent for this unit is \$1,100

Ron & Marie's RGI = \$1,077 + \$43

Ron & Marie's RGI = \$1,120 - This is higher than the market rent of \$1,100

Ron and Marie's RGI is adjusted to the market rent of \$1,100, which will take effect August 1, 2024 (first day of the month following the review).

If after 24 months Ron and Marie's RGI continues to be calculated above \$1,100, they will no longer be eligible for RGI. Their housing provider issues a 90-day notice of ineligibility late April 2026, with an effective date of August 1, 2026.

## 9. ADDITIONAL CHARGES

Any additional charges for charges that the housing provider supplies are the final addition to determine the total RGI for the household. Additional charges refer to parking, cable, sector support for co-operatives, or other charges.



### IMPORTANT

Additional charges are always added after the RGI is calculated utility adjustments are made and the RGI is compared to the minimum and maximum rent for the unit.

**Example 27**

Thab's RGI is calculated as \$184 minus \$116 for utilities = \$68. This is lower than the minimum rent of \$133, so the final monthly RGI is adjusted to \$136.

Thab also pays \$35 per month for one parking spot.

The total rent for Thab is \$171 per month (\$136 RGI + \$35 additional charge for parking).

**Example 28**

Rosa's RGI is \$162 plus \$30 for utilities = \$192 per month. This is higher than the minimum rent of \$133, so the final monthly RGI for Rosa is \$192.

Rosa also pays \$35 per month for one parking spot. The co-op she lives in also charges \$9 for sector support fees.

Rosa's total housing charge is \$236 (\$192 RGI + \$35 parking + \$9 sector support).

### Example 29

Jonah and Christina are siblings who live together in a two-bedroom unit. For their unit, they are required to pay a service charge of \$34 for electricity.

Jonah's only source of income is ODSP, and Christina's only source of income is OW. Jonah is considered a benefit unit of one and Christina is considered a benefit unit of one.

At their annual review in September 2024, they provide their housing provider with a copy of their most recent Proof of Income Statements and monthly ODSP and OW Statements of Assistance which show:

- Jonah's Proof of Income Statement = \$13,859
- Jonah's ODSP Statement of Assistance = \$1,124
- Christina's Proof of Income Statement = \$4,968
- Christina's OW Statement of Assistance = \$414

Because neither Jonah nor Christina have non-benefit income, they are both subject to the respective minimum rent amounts for a benefit unit of one. Their RGI is calculated as follows:

- Jonah's Base RGI = \$109
- Christina's Base RGI = \$85
- Household Base RGI = \$194 (\$109 Jonah's Base RGI + \$85 Christina's Base RGI)
- Household RGI = \$228 (\$194 household base RGI + \$34 service charge)

Jonah and Christina will pay RGI in the amount of \$228 as of October 1, 2024.

## 10. CALCULATING RGI FOR A PARTIAL MONTH

### 10.1 OVERVIEW

There may be some circumstances where the start of a tenancy does not coincide with the first of the month. In these situations, housing providers must calculate RGI for the number of days in that month that the household will have occupancy of the unit. This is referred to as prorating the RGI.

Prorating RGI is usually done only for a partial month at the beginning of the tenancy and is based on the number of days the household has occupancy of the unit. Normally, there is no prorating of RGI at the end of the tenancy.

### 10.2 PRORATED RENT TABLE

To prorate RGI, use the Prorated Rent Table provided in [Appendix C](#).

To calculate the rent charge for a partial month, multiply the factor from the table by the monthly RGI. Note that the factors in the table are preceded by a decimal point.

The calculation is:

$$\text{Factor} \times \text{Monthly RGI} = \text{Prorated RGI for the partial month.}$$

#### Example 30

Neo moves into his unit on June 20 and his housing provider calculates his RGI at move in as \$575.

Using the Prorated Rent Table, the factor for a move-in day of the 20th for a month with 30 days is 0.36667.

The prorated RGI =  $\$575 \times 0.36667$

The prorated RGI = \$210.84

The prorated RGI = \$211 (rounded)

## 11. ANNUAL RGI REVIEWS

York Region's policy is outlined in [Program Instruction 2021-09: Annual Rent-Geared-to-Income Reviews](#)

### 11.1 OVERVIEW

The *Housing Services Act, 2011*, s. 52 and *O. Reg. 316/19*, s. 10 require service managers to review a household's continued eligibility for RGI assistance annually after move-in. In York Region this role is delegated to community housing providers responsible for administering RGI.

At the time of the annual review, housing providers must confirm:

- Continued eligibility of all household members
- The amount of RGI payable
- The size of the unit for which the household is eligible according to York Region's occupancy standards
  - If a household is deemed overhoused, follow the process outlined in [Program Instruction 2020-09: Rent-Geared-to-Income Occupancy Standards in York Region](#)
- Eligibility for a modified unit, where applicable

Housing providers must review the eligibility and amount of RGI assistance once every 12 months after a household begins to receive RGI. All households are required to complete an annual review to remain eligible for RGI.

### 11.2 INITIATING ANNUAL REVIEWS

An annual review is the month the review is completed, not the effective month the RGI increases or decreases. A review is considered complete once the housing provider has confirmed eligibility and the amount of RGI assistance and issues a notice to the household.

York Region recommends that housing providers issue annual review packages to households no more than 90 days before the month in which the review will be completed.

Housing providers with annual reviews taking place in July and August should consider the April 30th tax filing deadline and adjust the due dates accordingly to ensure the correct tax information can be provided within a reasonable timeframe.

Annual review packages must include the following:

- A letter to the household outlining the information required to complete the review and the due date for information to be submitted to the housing provider (typically 30 days from the date of the letter)



- A [Rent Subsidy Review Form](#)

A [letter template](#) is available for housing providers to use when initiating the annual review process.



#### IMPORTANT

An annual review is the month the review is completed, not the month in which the RGI increase or decrease takes effect.

## 11.3 VERIFYING INFORMATION

Households are required to submit documents verifying information declared on the [Rent Subsidy Review Form](#), including:

- Annual adjusted net income of all members of the household, excluding full-time students, confirmed by the Canada Revenue Agency Notice of Assessment (NOA) or Proof of Income Statement, or by verification documents required to approximate net income if a significant change in income has occurred since the applicable tax year
- Copies of birth certificates, permanent residence or refugee claim documents if not already on file with the housing provider or if status has changed
- Most recent Statement of Assistance from Ontario Works (OW) or Ontario Disability Support Program (ODSP) or payment information from MyBenefits
- Proof of school enrollment for full-time students 18 and older
- Documents verifying any new assets acquired or changes in existing assets since the household's last review (this requirement does not apply to households where all members belong to an OW/ODSP benefit units)

If the housing provider is of the opinion that the household may have unreported income sources, a [letter template](#) is available to notify households to report all income to the CRA. Income sources that are considered included for the purpose of determining AFNI may be factored into the RGI calculation using the approximated income approach.

### Annual Net Income

All household members who are over the age of 18 and not in full time studies must provide their NOA or Proof of Income Statement from the Canada Revenue Agency for the applicable tax year, depending on when the review is completed.

- **Reviews conducted between July and December:** use the NOA or Proof of Income Statement from the previous tax year
- **Reviews conducted between January and June:** use the NOA or Proof of Income Statement from the year before the previous tax year

O. Reg. 367/11, s. 29.1 requires all household members receiving RGI assistance to file their income tax returns to remain eligible.

Households are required to report and verify income that would normally be included in Line 23600 that has not been reported to the Canada Revenue Agency, such as foreign pension income.

## **Proof of Enrollment for Full-Time Students 18 and Older**

As income of full-time students is exempt from the RGI calculation, all full-time students 18 and older must provide verification of enrollment. A full-time student is someone attending a recognized educational institution taking at least 60% of a full course load, or 40% of a full course load if the student has a disability. Acceptable forms of verification include:

- Copy of Ontario Student Assistance (OSAP) assessment sheet
- If the student does not receive OSAP, letter from the school registrar confirming full-time enrollment

## **Assets**

Housing providers are required to verify all assets at move-in. At annual review, households are required to provide verification documents for any new assets they acquired or changes in the value of existing assets. Reporting and verification of assets is not required if all household members are part of a social assistance benefit unit. If one or more household members are not part of the social assistance benefit unit, all household members must declare all assets and provide verification. Table 15 outlines scenarios where households are required and not required to report and verify assets.

**Table 15**  
**Declaration of Assets and Verification**

Scenario	Action
All household members are part of the same social assistance benefit unit	Household not required to declare assets or provide verification at move-in or annual review
All household members are part of more than one social assistance benefit unit	Household not required to declare assets or provide verification at move-in or annual review
One or more household members are not part of a social assistance benefit unit	All household members must declare all assets and provide verification at move-in and must declare/verify changes to assets at annual review
No household members are part of a social assistance benefit unit	All household members must declare all assets and provide verification at move-in and must declare/verify changes to assets at annual review

## 11.4 EFFECTIVE DATES

An increase or decrease in RGI resulting from an annual review takes effect the first day of the month following the review.

All RGI changes are implemented at the time of annual review, including increases of less than \$10.

### Example 31

A housing provider completes all annual RGI reviews for its community in December each year. Regardless of whether the review results in an increase or a decrease for the household, the effective date of RGI change is January 1<sup>st</sup> for all households.

### IMPORTANT



An increase or decrease in RGI resulting from an annual review takes effect the first day of the month following the review.

## 11.5 NOTICE OF DECISION

Housing providers should plan to complete annual reviews as early as possible in the month of the review to provide sufficient notice to the household of the change and allow for five business days for mailing if the notice is mailed.

The notice must include the following:

- The RGI payable

- The effective date of change
- Information on requesting a decision review

A [letter template for tenants](#) and a [letter template for co-operative members](#) is available for housing providers to use when notifying households of an increase or decrease in RGI following an annual review.

## RGI Ineligibility

Households that fail to provide the verification documents required to complete an annual review are ineligible for RGI. Housing providers should make reasonable attempts to collect the missing information before issuing a notice of ineligibility and are encouraged to document all attempts made. Housing providers may reinstate RGI if the household provides the missing information before the increase to market rent or market housing charge takes effect.

An increase to the market rent or housing charge takes effect on the first day of the month following 90 days from the date a household is notified of their ineligibility. Housing providers must notify households of the decision in writing within seven business days of the decision being made. The notice must include:

- The reason for ineligibility
- The market rent or housing charge for the unit and the effective date of the increase (first day of the month following 90 days from the date of the notice)
- Information on requesting a decision review

A [letter template for tenants](#) and a [letter template for co-operative members](#) is available for housing provider to use when notifying households of RGI ineligibility.

### Example 32

Jerry's housing provider mailed out review packages in April to conduct annual reviews in July. Jerry received the package but did not respond to the initial request or multiple reminder notices.

On June 15 Jerry's housing provider mailed him a notice stating he has been deemed ineligible for RGI as a result of failing to provide requested information and his rent will increase to the market rent for his unit on October 1, the first day of the month 90 days after the date of the notice.

## Retroactive RGI Changes

RGI may be increased retroactively only in situations where a change is reported at annual review that should have been reported as an in-year change, including:

- A new member permanently joining the household
- A household member has their income taxes reassessed by CRA and their net income has increased significantly, resulting in an increase to RGI

RGI may be retroactively increased to the first day of the month following the change in income or household composition. Housing providers may enter into a repayment agreement with the household to recover the overpayment of subsidy. If a repayment agreement cannot be reached, the housing provider may increase RGI by 10% of the monthly RGI charge until the overpayment is repaid. More information can be found in [Section 12: In-Year RGI Reviews](#).

## 11.6 DECISION REVIEW

Households that do not agree with the outcome of an annual review can request a review of the decision by York Region. More information on this process is provided in [Section 14: Decision Reviews](#).

## 12. IN-YEAR RGI REVIEWS

York Region's policy is outlined in [Program Instruction 2021-10: In-Year Rent-Geared-to-Income Reviews](#)

### 12.1 OVERVIEW

Housing providers may conduct in-year reviews under specific circumstances between annual reviews or between move-in and the first annual review.

At the time of the in-year review, housing providers must confirm:

- Continued eligibility of all household members
- The amount of RGI payable
- The size of the unit for which the household is eligible according to York Region's occupancy standards
  - If a household is deemed overhoused, follow the process outlined in [Program Instruction 2020-09: Rent-Geared-to-Income Occupancy Standards in York Region](#)
- Eligibility for a modified unit, where applicable

### 12.2 PERMITTED CIRCUMSTANCES

Households are not required to report most changes in income to their housing provider between annual reviews. However, households must report the following changes within 30 days of the change taking place:

- The taxes of a member of the household were reassessed by the Canada Revenue Agency
- A household member begins to receive benefits from Ontario Works (OW) or Ontario Disability Support Program (ODSP)
- Someone requests to permanently join the household
- Someone permanently moves out of the household resulting in a decrease in adjusted family net income

Households may report the following change at any time between annual reviews:

- A household's adjusted family net income (AFNI) decreases by 20% or more since the last annual review

All other changes must be reported at the time of the next annual review

## Reassessment of Income Taxes

Household members who have their income tax information reassessed must submit the CRA Notice of Reassessment to their housing provider. An in-year review should be completed if the difference in annual adjusted net income following the reassessment is material (e.g., 20% or more) compared to the annual adjusted net income used in the last annual review.

In-year RGI changes due to a reassessment of income tax information take effect the first day of the month following the change.

### Example 33

Ren and Zara live in a two-bedroom unit with their son. Zara works as a physician's assistant and Ren attends school full-time.

In August, the couple notifies their housing provider that Zara had her taxes reassessed in July. Their housing provider determines that the difference in annual adjusted net income following the reassessment is significant and recalculates their RGI that same month.

Ren and Zara's new RGI takes effect August 1, the first day of the month following the date of Zara's income tax reassessment.

## Beginning to Receive OW or ODSP

Household members who start to receive OW or ODSP between annual reviews must provide their most recent payment details from MyBenefits or a copy of their most recent Statement of Assistance.

If the household member receives non-benefit income, housing providers may need to approximate net income to determine if RGI should be based on the applicable OW or ODSP rent scale or 30% of non-benefit income. Household members should be asked to provide proof of current non-benefit income in the form of paystubs or other appropriate verification documents. See [Section 4: Determining Adjusted Family Net Income](#) for more information on approximating net income.

In-year RGI changes due to someone beginning to receive OW or ODSP take effect the first day of the month following the start of OW or ODSP benefits.



### **Example 34**

Addison lives alone in a one-bedroom unit. She notifies her housing provider in January that she qualified for ODSP and began receiving benefits in November. ODSP is Addison's only source of income.

Her housing provider requests a copy of Addison's ODSP payment details from MyBenefits and recalculates her RGI that same month.

Addison's new RGI takes effect December 1, the first day of the month after Addison began to receive ODSP.

## **Changes in Household Composition**

### **An Individual Moves Out of the Household**

If a household member with income included in the RGI calculation permanently moves out of the household, housing providers may complete an in-year review to decrease RGI. Housing providers must update the lease or occupancy agreement to reflect the change in composition, and must also review eligibility for the current unit size, in accordance with [Program Instruction 2020-09: Rent-Geared-to-Income Occupancy Standards in York Region](#), as the household may be overhoused.

An in-year review should not be completed in situations where a household member included in the lease or occupancy agreement moves out temporarily to attend studies at a recognized educational institution.

In-year RGI changes due to someone moving out of the household take effect the first day of the month following the change, provided the change is reported within 30 days.

### **An Individual Joins the Household**

Households must inform their housing provider within 30 days of changes in household composition, including someone joining the household. However, households should inform their housing provider before someone permanently joins the household to allow the housing provider to verify eligibility of the individual to occupy the unit and update the lease or occupancy agreement. An individual permanently joining the household is someone who intends to make the unit their primary residence and reside there long-term.

The individual joining the household is required to provide information required to determine eligibility and re-calculate RGI, including proof of legal status in Canada, annual adjusted net income, and the total value of any assets they own. Once eligibility is confirmed and the individual has been added to the lease or occupancy agreement, housing providers can re-calculate the household's RGI.

In-year RGI changes due to someone joining the household take effect the first day of the month following the change.

### **Example 35**

Jaime's 24-year-old daughter who works as a chef moved into Jaime's unit on August 4.

Jaime informed her housing provider of the change in her household composition in September and her housing provider recalculated Jaime's household RGI that same month.

Jaime's new RGI takes effect September 1, the first day of the month following the month Jaime's daughter moved into the unit.

### **Decrease in Income of 20% or More**

Reporting a decrease in AFNI is voluntary. When a decrease in AFNI is reported, housing providers must determine if the household's current AFNI is 20% less than the AFNI used to determine RGI at the last annual review. Households that experience a decrease in AFNI of 20% or more must provide documentation verifying the income decrease, including:

- The date the decrease in income occurred
- The reason for decrease in income (i.e., record of employment, letter confirming a change in employment status, pay stubs to determine change in hours of employment, etc.)
- The new income amount

When a decrease in income is reported, the housing provider should first determine if the household may be eligible for another income source and direct them to pursue income. Information on pursuit of income is provided in [Program Instruction 2021-07: Reasonable Efforts to Pursue Income](#). RGI is only decreased once the outcome of an application for another income source has been confirmed and the housing provider has determined the new household AFNI has been reduced by 20% or more.

In-year changes resulting from a 20% decrease in income take effect the first day of the month following the housing provider's review. Housing providers should complete the review as soon as possible once they receive the information required to ensure the decrease is 20% or more.

### Example 36

Alexandra works part-time at a department store and lives with her three children. Her AFNI is \$18,840 (\$1,570 per month).

Alexandra provides her most recent pay stub for only \$780 last month because she was ill, but she is back at work this month. She is requesting an in-year review due to a decrease in income.

- $\$1,570 \times 11 \text{ months} + \$780 \text{ (for the month she was ill)} = \$18,050$  (about 4% less than the AFNI of \$18,840)

Alexandra's annual approximated net income has decreased by ~4%.

An in-year RGI decrease is not implemented because Alexandra's AFNI has not decreased by at least 20% and the change is not long-term or permanent.

### Example 37

Olivia and Thiru live together with their daughter in a two-bedroom unit. Olivia works full-time and Thiru is enrolled in full-time studies. Their daughter attends university full-time and works part-time as a waitress. At their last annual review, the household AFNI was \$37,483 based on Olivia's income.

In March, Olivia informed their housing provider that her employer changed her employment status from a full-time employee to a part-time employee in January, and she requests an in-year review due to a decrease in income.

The housing provider asks Olivia for confirmation that her employment status has changed as well as her most recent two to three pay stubs. Olivia provides the requested documentation that shows she is making approximately \$1,088 biweekly.

Based on the information that Olivia provides, their housing provider approximates Olivia's net income in April:

- $\$1,088 \times 26 = \$28,288$  (about 25% less than the AFNI of \$37,483)

Olivia's annual approximated net income has decreased by about 25%, which represents a significant decrease in income compared to household AFNI at their last annual review.

Their housing provider uses the approximated net income amount to calculate Olivia and Thiru's RGI.

- Household AFNI = \$28,288
- $RGI = AFNI \div 12 \times 30\%$
- $RGI = \$28,288 \div 12 \times 30\%$
- $RGI = 2,357 - \$150 \text{ employment exemption} \times 30\%$
- $RGI = \$2,207 \times 30\%$
- $RGI = 662.10$
- $RGI = \$662$  (rounded)

Olivia and Thiru's new RGI will take effect May 1, the first day of the month after the review completed by their housing provider.

## 12.3 NOTIFYING HOUSEHOLDS OF IN-YEAR CHANGES

### RGI Recalculation

Housing providers are required to provide written notification to households communicating the outcome of the in-year review within seven business days of the decision. The notice must include:

- The RGI payable
- The effective date of change

- Information on requesting a decision review, in accordance with [Program Instruction 2018-04: Decision Review](#)

## **RGI Ineligibility**

If a household is found to be ineligible for RGI, housing providers are required to provide written notification of the decision within seven business days of the decision. The notice must include:

- The reason for ineligibility
- The market rent or housing charge for the unit
- The effective date of the increase to market rent or housing charge (first day of the month following 90 days from the date of the notice)
- Information on requesting a decision review

## **Retroactive Changes**

RGI may be increased retroactively to the first day of the month following a change when the change was not reported within 30 days. These changes include:

- A new member permanently joins the household
- A household member has their income taxes reassessed and their net income has increased, resulting in an increase in RGI

Housing providers may enter into a repayment agreement with the household to recover the overpayment of subsidy. If a repayment agreement cannot be reached, the housing provider must increase RGI by 10% of the monthly RGI charge until the overpayment is repaid.

Retroactive increases of RGI that result from an administrative error cannot be collected from the household. For example, no overpayment of subsidy is applied if the household notifies the housing provider of a change on time and the housing provider does not complete the in-year review in a timely manner.

RGI decreases are not implemented retroactively if the change that caused the decrease was not reported within 30 days of its occurrence.

### Example 38

Oscar recently turned 65 and he stopped receiving ODSP as he began to receive OAS and CPP in June 2024. Households are not required to report stopping ODSP or starting to receive OAS or CPP between annual reviews, so Oscar does not report this until his next annual review in September 2024.

At his annual review, Oscar's housing provider sees this change as well as a retroactive CPP payment dating back to June 2024.

Oscar's housing provider bases his RGI calculation on his Line 23600 and does not apply any retroactive RGI charges to when the CPP amount was received.

The retroactive CPP payment he received will be captured on his Line 23600 at Oscar's next annual review in September 2025.

## 12.4 EFFECTIVE DATES



### IMPORTANT

Effective dates for in-year reviews depend on the reason for the review.

Table 15 provides an overview of effective dates for in-year reviews.

**Table 16**  
**Effective Dates of In-Year Reviews**

Reason for Review	Effective Date of Change
Income taxes reassessed	First day of the month following the change
Begins to receive OW or ODSP	First day of the month following the change
Permanent change in household composition	First day of the month following the change
Significant decrease in income	First day of the month following the review

## 12.5 FREQUENCY OF IN-YEAR REVIEWS

Only one in-year review is permitted between annual reviews, provided the change reported meets the criteria for completing an in-year review set out in this Guide. In-year reviews are not intended to address situations of fluctuating or temporary decreases in income. Housing providers who believe extenuating circumstances warrant a second in-year review must consult with their Program Coordinator prior to completing the review.

In accordance with *O. Reg. 316/19*, s. 11, only one in-year review is permitted due to a decrease in AFNI of 20% or more, with no exceptions.

## 12.6 DECISION REVIEW

The decision to conduct an in-year review is at the sole discretion of the housing provider. It is not considered a reviewable decision under the *Housing Services Act*, 2011, s. 56.

Households that do not agree with the outcome of an in-year review can request a review of the decision by York Region. More information on this process is provided in [Section 14: Decision Reviews](#).

## 13. PURSUIT OF INCOME

York Region's policy is outlined in [Program Instruction 2021-07: Reasonable Efforts to Pursue Income](#)

### 13.1 OVERVIEW

When completing an annual or in-year review, housing providers must consider if it is appropriate for a household member to be directed to pursue income. In making this determination, housing providers should consider if household members are receiving all income benefits available to them. When directed to pursue income, household members continue to be eligible for RGI provided they have made reasonable efforts to obtain the income.

### 13.2 PURSUABLE INCOME TYPES

In York Region, household members may be required to pursue the income types outlined in Table 16.

**Table 17**  
**Overview of Pursuable Income Types**

Type of Support	Description	Additional Information	Examples of verification documents
<b>Ontario Works (OW)</b>	OW is a province-wide assistance program to help people in need. OW assists with basic living costs.	OW is delivered by York Region's Social Services Branch. Households can call Access York to find out more information or apply <a href="#">online</a> to see if they may be eligible.	<ul style="list-style-type: none"><li>• Payment details from MyBenefits</li><li>• OW Statement of Assistance</li><li>• A copy of an eligibility decision letter from York Region</li><li>• When written confirmation is not given (ex. if they fail to meet the eligibility requirements) a verbal notice is acceptable</li></ul>



Type of Support	Description	Additional Information	Examples of verification documents
<b>Old Age Security (OAS) and Guaranteed Income Supplement (GIS)</b>	OAS is a monthly pension payment available to seniors aged 65 and older who meet the Canadian legal status and residence requirements. GIS provides a monthly non-taxable benefit to OAS pension recipients who have a low income and are living in Canada.	Most eligible seniors are automatically enrolled in OAS and GIS.  Seniors who were not automatically enrolled in OAS or GIS, or who applied for OAS but not GIS, may <a href="#">apply online</a> through Service Canada.	<ul style="list-style-type: none"> <li>• A copy of the decision letter from Service Canada</li> <li>• A copy of a letter from Service Canada confirming application status</li> </ul>
<b>Guaranteed Annual Income System (GAINS)</b>	GAINS is a monthly, non-taxable benefit to low-income Ontario seniors.	Seniors receiving OAS and GIS do not have to apply for GAINS. Income taxes must be filed annually to remain eligible.	<ul style="list-style-type: none"> <li>• A copy of the decision letter from the Government of Ontario confirming the amount of benefits to be received</li> </ul>
<b>Employment Insurance (EI)</b>	EI provides regular benefits to individuals who lose their jobs through no fault of their own and are able to work, but who have not yet found work.	Individuals pay into EI while working. The amount of EI benefits depends on their earnings and time employed.  An individual can start the <a href="#">application process</a> before they receive their Record of Employment.	<ul style="list-style-type: none"> <li>• Confirmation of submitted application from Service Canada</li> <li>• A copy of the Employment Insurance statement</li> <li>• A letter confirming a member's non-eligibility or disqualification</li> </ul>

Type of Support	Description	Additional Information	Examples of verification documents
<b>Spousal Support</b>	A court may order a spouse earning a higher income to pay spousal support for the other. The amount of support depends on a number of factors.	The <a href="#">Family Responsibility Office (FRO)</a> ensures that support payments are collected, and helps individuals meet their support obligations.	<ul style="list-style-type: none"> <li>• A copy of the letter confirming representation and the scheduled date of the court appearance</li> <li>• A copy of the court order</li> <li>• If the member of the household is being assisted by the Family Responsibility Office, written confirmation that a Family Support Worker has been assigned</li> </ul>
<b>Sponsorship Income</b>	A sponsor promises to financially take care of the person(s) they are sponsoring to come to Canada. This agreement is called an undertaking.	The <a href="#">length of the undertaking</a> depends on the age of the person being sponsored and the relationship to the sponsor. There are no established rates for sponsorship payments, however, a sponsor must be able to meet the basic needs for themselves and their relative including food, shelter and clothing.	<ul style="list-style-type: none"> <li>• A letter from the sponsor confirming the amount to be paid to the sponsored individual on a monthly basis</li> </ul>

Household members should not be directed to pursue income from a source for which they are not eligible. In situations where a household member has previously been deemed ineligible for an income source, household members should not be directed to re-apply for that income source again unless their circumstances have changed.

Housing providers are encouraged to contact their Program Coordinator for assistance with referrals to York Region's Family Support Worker. The Family Support Worker can assist the household member with completing the application process for different types of income benefits.

### 13.3 ADJUSTING RGI PAYABLE

Household members who have had a decrease in income and are directed to pursue income will not have RGI adjusted until a decision has been made on the pending application. *O. Reg. 316/19, s. 11*

permits RGI to be adjusted only under specific circumstances between annual reviews. Additional information is provided in [Program Instruction 2021-10: In-Year Rent-Geared-to-Income Reviews](#).

When a loss of income is reported, housing providers should direct the household member to pursue income where appropriate and wait for the outcome of the application before adjusting RGI. Once the outcome of the application is known, housing providers should determine if the household member's income from the new source meets York Region's criteria for completing an in-year review, per [Program Instruction 2021-10](#), such as a 20% or more decrease in adjusted family net income.

If the criteria are met, housing providers may adjust RGI to reflect the new income source. If the criteria are not met, the change will be addressed at the next annual review.

### Example 39

Joon loses her job in September 2023, resulting in a more than 20% decrease in her income. She notifies her housing provider immediately.

Her housing provider determines that she may be eligible for Employment Insurance (EI) and directs her to pursue EI. Joon's housing provider does not re-calculate RGI until she provides confirmation of eligibility or ineligibility for EI.

Joon notifies her housing provider in December 2023 that she was deemed eligible for EI and has started receiving weekly payments.

Joon's housing provider conducts an in-year review and recalculates Joanne's RGI based on the amount of EI she receives and when she began receiving it.

## 13.4 NOTICE TO PURSUE INCOME

Direction to pursue income must be provided in writing. The notice must include:

- The type of income the household member may be eligible to receive
- Direction to pursue the income as a condition of eligibility
- The date by which the tenant or member must report back on the results of the application, providing a minimum of 10 days or longer depending on the income type the household member is directed to pursue

A [letter template](#) is available to notify households to pursue income.

## 13.5 REASONABLE EFFORT

If a household member fails to make reasonable efforts to pursue income, housing providers must determine whether the failure to pursue income was intentional.

The following should be considered when determining whether reasonable efforts have been made by a tenant or member:

- At minimum, household members are expected to compete and submit applications for the income type and any required supporting documents to determine eligibility
- If supporting documents are not available, the household member is working on obtaining the documents required to apply
- Continued eligibility for RGI depends on the household member making reasonable efforts to pursue the specified income, and not necessarily the household member being approved for the income
- Discretion may be applied for special priority households

### **Extenuating Circumstances**

In some cases, a housing provider may decide that extenuating circumstances (e.g., medical reasons) have prevented a household member from making reasonable efforts to pursue income. In these cases, housing providers are directed to consult with their Program Coordinator to determine an appropriate course of action.

## **13.6 RGI INELIGIBILITY**

A household member is no longer eligible for RGI assistance if the housing provider:

- Does not receive a response from the household member within the time period specified in the written notice; or
- Determines the household member has not made reasonable efforts to pursue the specified income after receiving a response from the household member

The housing provider must provide written notice within seven business days of the decision that the household is ineligible for RGI for failing to pursue income. The notice must include:

- The reason for ineligibility
- The market rent or housing charge for the unit and the effective date of the increase (first day of the month following 90 days from the date of the notice)
- Information on requesting a decision review

## **13.7 DECISION REVIEW**

Direction to pursue income is not considered a reviewable decision. Housing provider decisions relating to the outcome of the pursuit of income process are reviewable, including recalculation of RGI payable and the determination a household member is ineligible for failing to make reasonable efforts to pursue income. Households who do not agree with the outcome of such decisions may request a review by York Region. More information on this process is provided in [Program Instruction 2018-04: Decision Review Process](#).

## 14. DECISION REVIEWS

York Region's policy is outlined in [Program Instruction 2018-04: Decision Review Process](#)

### 14.1 OVERVIEW

Households may request a review if they disagree with certain decisions made by their housing provider. Reviewable decisions include:

- Eligibility for a rent subsidy
- Amount of rent subsidy
- Eligibility for the seize and type of unit
- Eligibility for an in-situ priority category on York Region's wait list for subsidized housing

If a household requests a review of the housing provider's decision, York Region will review the request and make a final decision.

### 14.2 DECISION REVIEW PROCESS

#### **Requesting a Decision Review**

When a housing provider makes a decision, a decision letter must be provided to the household. The decision letter must explain the reason for the decision and explain how a household can request a review of the decision. A household can ask for a review by submitting a [Request for Review Form](#) to the housing provider within 15 calendar days of the date on the decision letter.

#### **Reconsidering a Decision Review**

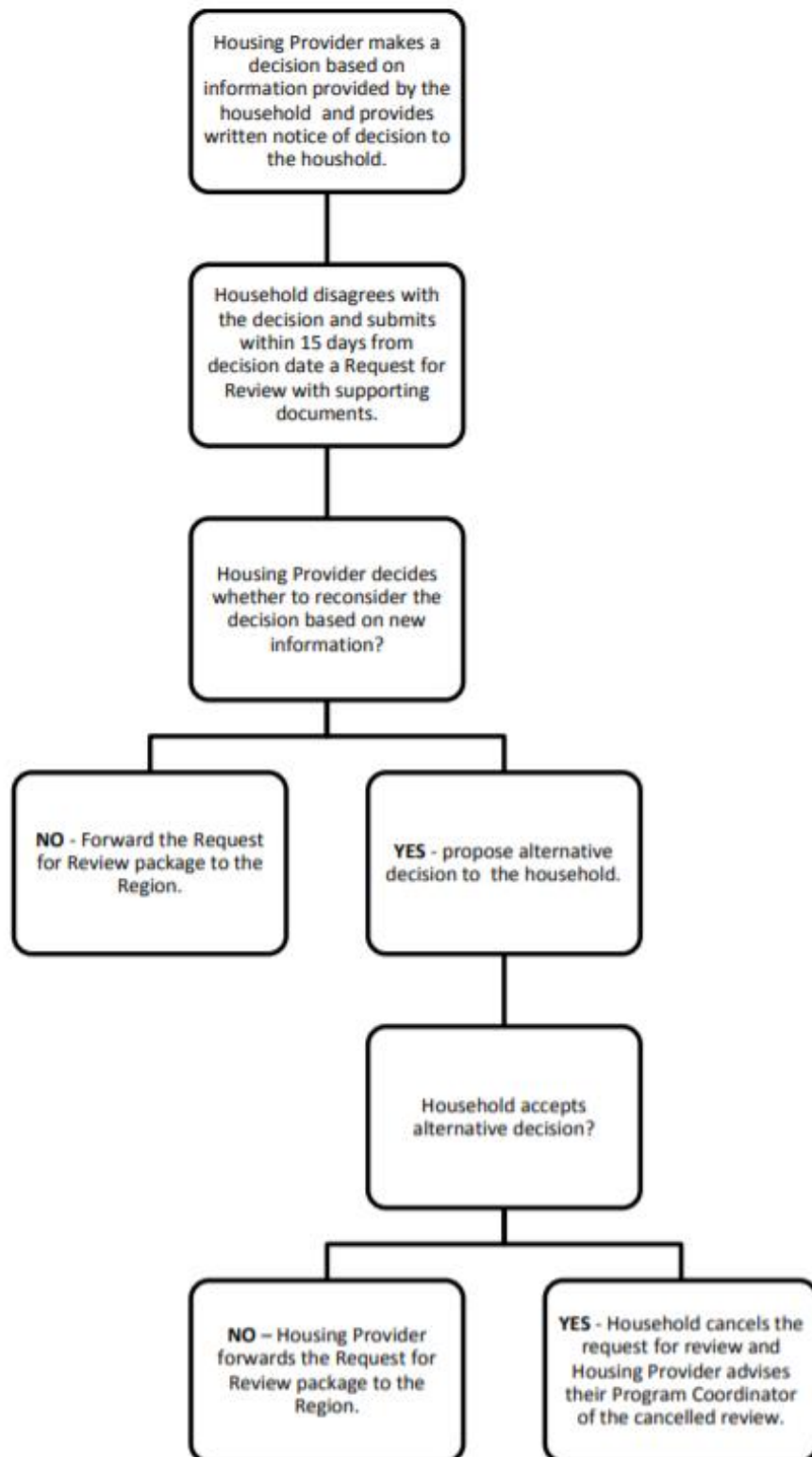
Housing providers may reconsider the original decision when new information that affects the decision is provided by the household.

After the household submits a Request for Review Form, the housing provider has up to 15 calendar days to reconsider their original decision. If the housing provider cannot reconsider a decision within that time, the Request for Review package must be sent to the Region as soon as possible. All requests for reviews must be sent to the Region within 30 calendar days of the date on the decision letter. The housing provider is not required to reconsider their original decision.

A household can cancel their request for a review using the [Cancelling Request for Review Form](#).

Figure 3 provides an overview of the reconsideration process.

**Figure 3**  
**Reconsidering a Decision Review**



## **Regional Review**

The Region will have 30 calendar days to conduct a review of the housing provider's original decision. The Region may contact the housing provider or household to ask for additional information, if needed. Additional information must be submitted to the Region within seven calendar days.

The Region will send a letter with its final decision to the housing provider and the household within seven business days after the final decision being made.

## **Late Submissions**

A Request for Review Form is late if it was submitted more than 15 calendar days after the date on the decision letter. A late submission can still be reconsidered by the housing provider if it can be done within 30 days from the decision date.

# APPENDIX A: ADDITIONAL RESOURCES

This section sets out several resources that may be helpful to housing providers that administer RGI.

## Program Instructions

Program instructions set Regional policies, including local rules, and help housing providers understand their responsibilities and procedures for administering RGI. Housing Providers must follow the rules that apply to their program. All Program Instructions can be found on the York.ca website under [Information for Housing Providers](#).

## Template Letters

[Notice of Ineligibility for Rent Subsidy – Tenants](#)

[Notice of Rent Subsidy Change – Tenants](#)

[Notice of Rent Subsidy Change & Overpayment of Subsidy – Tenants](#)

[Notice of Increase to Market Rent – Tenants](#)

[Notice of Ineligibility for Rent Subsidy – Co-operative Members](#)

[Notice of Rent Subsidy Change – Co-operative Members](#)

[Notice of Rent Subsidy Change & Overpayment of Subsidy – Co-operative Members](#)

[Notice of Increase to Market Housing Charge – Co-operative Members](#)

[Notice to Divest Property](#)

[Notice to Pursue Income](#)

[Overhoused Notice of Decision](#)

[Request for Information](#)

[Reminder to Report Income to the Canada Revenue Agency](#)

[Request to Complete the Rent Subsidy Review Form](#)

## Forms

[Rent Subsidy Review Form](#)

[Request for a Modified Accessible Unit](#)

[Request for Additional Bedroom](#)

[Request for Review](#)

[Cancelling Request for Review](#)



## **Ontario E-laws websites**

[Housing Services Act, 2011](#)

[Ontario Regulation 367/11](#) - General VI

[Ontario Regulation 316/19](#) - Determination of Geared-to-Income Rent under Section 50 of the Act

[Ontario Regulation 370/11](#) - High Needs Households and Household Income Limits (HILs)

[Ontario Regulation 368/11](#) - Designated housing providers (projects) under the Act

[Residential Tenancies Act, 2006](#)

## **Ontario Non-Profit Housing Association (ONPHA)**

[ONPHA](#) provides resources and training relevant to RGI administration. Training includes in-person, webinars and online courses.

## **Co-operative Housing Federation of Canada (CHFC)**

[CHFC](#) provides information relevant information for housing co-operatives in Canada with a section dedicated to cooperatives in Ontario.

## **Canada Revenue Agency**

Individual Tax Enquiries: 1-800-959-8281

<https://www.canada.ca/en/revenue-agency/corporate/contact-information.html>

## **Ministry of Finance Ontario**

Information on the [Ontario Guaranteed Annual Income System](#) Payments for seniors. This website has links to current benefit rates including Old Age Security and Guaranteed Income Supplement.

## **Landlord and Tenant Board**

The [LTB](#) provides information to landlords about landlord/tenant responsibilities, processes for eviction, and resolves disputes.

## APPENDIX B: GLOSSARY

<b>Adjusted family net income (AFNI)</b>	The total annual income of all household members, before tax and after certain deductions, excluding net Registered Disability Savings Plan income and income of full-time students
<b>Adjusted net income</b>	The total annual income of an individual household member, before tax and after certain deductions, determined using the tax-based or approximated net income approach
<b>Annual review</b>	A review of a household's eligibility and RGI payable conducted by a housing provider every 12 months
<b>Approximated net income</b>	An amount that best approximates a household member's adjusted net income, before tax and after certain deductions, for the next 12-month period, when the tax-based adjusted net income does not accurately reflect their current and anticipated income
<b>Arrears</b>	Money owed as rent or as a result of damage caused by the household
<b>Benefit unit</b>	A household, or part of a household, in receipt of Ontario Works or Ontario Disability Support Program payments
<b>Decision Review</b>	A review of a housing provider decision conducted by York Region at the request of a household, in accordance with the <i>Housing Services Act, 2011</i> , s. 156, relating to eligibility and amount of RGI payable
<b>Employment exemption</b>	An amount deducted from a household's monthly adjusted family net income when the household has employment-related income; \$75 or \$150 depending on household composition
<b>Employment-related income</b>	Income earned through employment such as wages or salary, commissions, bonuses, tips and gratuities, Employment Insurance, etc., as identified in <i>O. Reg. 316/19</i> , s. 7
<b>Family unit</b>	A household, or part of a household, whose members are related, and may include a single person, a single person with children, or a couple with or without children
<b>Full-time student</b>	A member of the household attending a recognized educational institution, defined by <i>O. Reg. 316/19</i> , s. 1(1), taking at least 60% of a full course load or at least 40% of a full course load in the case of a student with a disability; income earned by full-time students is excluded from the calculation of RGI

<b>Household</b>	The people who live permanently in a unit. A household can refer to one or more people who live in the unit, and can consist of multiple family and/or benefit units
<b>Housing charge</b>	An amount paid regularly to a co-operative housing provider by a member for the right to occupy a unit, as defined by the <i>Co-Operative Corporations Act, 1990</i>
<b>Household composition</b>	The number of people who live in a unit, including adults and children
<b>Housing provider</b>	An organization that administers community housing
<b><i>Housing Services Act, 2011</i></b>	The legislation that sets the framework for some community housing in Ontario
<b>In-year review</b>	A review of a household's eligibility and RGI payable conducted by a housing provider between annual reviews under circumstances identified by York Region
<b>Local rule</b>	Rules established by a Service Manager under the authority of the <i>Housing Services Act, 2011</i> relating to RGI eligibility and administration
<b>Market rent</b>	The amount payable by a household not receiving RGI assistance
<b>Maximum rent</b>	The highest amount of RGI a household can pay while remaining eligible for RGI, equivalent to the market rent for the unit; households remain eligible for RGI for 24 months after starting to pay maximum rent
<b>Minimum rent</b>	The lowest amount of RGI a household can pay set by legislation
<b>Non-benefit income</b>	Monthly adjusted net income received by a member of a benefit unit, excluding income from Ontario Works or Ontario Disability Support Program
<b>Notice of Assessment (NOA)</b>	An assessment of an individual's tax return prepared by the Canada Revenue Agency which includes the date the tax return was reviewed and details about taxes owed, refunded or credited
<b>Occupancy standards</b>	The standards set by York Region through <a href="#">Program Instruction 2020-09: Rent-Geared-to-Income Occupancy Standards</a> for the minimum and maximum number of bedrooms for which a household is qualified

<b>Overhoused household</b>	A household occupying a unit that is too large for the number of people in the household, based on York Region's occupancy standards
<b>Proof of Income Statement</b>	A detailed summary prepared by Canada Revenue Agency of an individual's income and deductions for a specific tax year
<b>Recognized Educational Institution</b>	Any of the following: <ul style="list-style-type: none"> <li>• A school as defined in the <i>Education Act, 1990</i> (elementary or high school)</li> <li>• A private school, as defined in the <i>Education Act, 1990</i></li> <li>• Home schooling for primary or secondary school</li> <li>• A university</li> <li>• A college of applied arts and technology, established under the <i>Ontario Colleges of Applied Arts and Technology Act, 2002</i></li> <li>• A private career college, as defined in the <i>Private Career Colleges Act, 2005</i></li> </ul>
<b>Registered Disability Savings Plan (RDSP)</b>	A savings plan intended to help parents and others save for the long-term financial security of a person who is eligible for the Disability Tax Credit; Registered Disability Savings Plan income is excluded from the calculation of RGI
<b>Rent</b>	An amount paid to a housing provider by a tenant for the right to occupy a unit, as defined by the <i>Residential Tenancies Act, 2006</i>
<b>Rent-Geared-to-Income (RGI)</b>	Financial assistance provided to a household to reduce the amount the household must otherwise pay to occupancy a unit, as defined by the <i>Housing Services Act, 2011</i> , s. 38
<b>Service Area</b>	The geographic area in which a Service Manager is responsible for funding and administration of community housing
<b>Service Manager</b>	Upper- and single-tier municipalities and district social services administration boards responsible for carrying out measures to meet the objectives and targets related to housing needs within their specified service areas, in accordance with the <i>Housing Services Act, 2011</i>
<b>Special Priority (SPP)</b>	Priority status on York Region's subsidized housing wait list granted by the Housing Access Unit to survivors of domestic violence and human trafficking in accordance with eligibility criteria set by O. Reg. 367/11
<b>Target Plan</b>	The minimum number of rent-geared-to-income units a housing provider is required to maintain

**Tax-based net income** The adjusted net income of a household member determined from Line 23600 on the individual's most recent tax return; the combined tax-based net income of all household members makes up adjusted family net income

## APPENDIX C: PRORATED RENT TABLE

Use these factors in month with:					Use these factors in months with:				
Move- Out Day	28 Days	29 Days	30 Days	31 Days	Move- In Day	28 Days	29 Days	30 Days	31 Days
1 <sup>st</sup>	0.03571	0.03448	0.03333	0.03226	31 <sup>st</sup>	*	*	*	0.03226
2 <sup>nd</sup>	0.07143	0.06897	0.06667	0.06452	30 <sup>th</sup>	*	*	0.03333	0.06452
3 <sup>rd</sup>	0.10714	0.10345	0.10000	0.09677	29 <sup>th</sup>	*	0.03448	0.06667	0.09677
4 <sup>th</sup>	0.14286	0.13794	0.13333	0.12903	28 <sup>th</sup>	0.03571	0.06897	0.10000	0.12903
5 <sup>th</sup>	0.17857	0.17242	0.16667	0.16129	27 <sup>th</sup>	0.07143	0.10345	0.13333	0.16129
6 <sup>th</sup>	0.21428	0.20690	0.20000	0.19355	26 <sup>th</sup>	0.10714	0.13794	0.16667	0.19355
7 <sup>th</sup>	0.25000	0.24138	0.23333	0.22581	25 <sup>th</sup>	0.14286	0.17242	0.20000	0.22581
8 <sup>th</sup>	0.28571	0.27586	0.26667	0.25801	24 <sup>th</sup>	0.17857	0.20690	0.23333	0.25806
9 <sup>th</sup>	0.32143	0.31035	0.30000	0.29032	23 <sup>rd</sup>	0.21428	0.24138	0.26667	0.29032
10 <sup>th</sup>	0.35714	0.34483	0.33333	0.32258	22 <sup>nd</sup>	0.25000	0.27586	0.30000	0.32258
11 <sup>th</sup>	0.39285	0.37932	0.36667	0.35484	21 <sup>st</sup>	0.28571	0.31035	0.33333	0.35484
12 <sup>th</sup>	0.42857	0.41378	0.40000	0.38710	20 <sup>th</sup>	0.32143	0.34483	0.36667	0.38710
13 <sup>th</sup>	0.46428	0.44827	0.43333	0.41935	19 <sup>th</sup>	0.35714	0.37932	0.40000	0.41935
14 <sup>th</sup>	0.50000	0.48276	0.46667	0.45161	18 <sup>th</sup>	0.39285	0.41378	0.43333	0.45161
15 <sup>th</sup>	0.53572	0.51724	0.50000	0.48387	17 <sup>th</sup>	0.42857	0.44827	0.46667	0.48387
16 <sup>th</sup>	0.57143	0.55173	0.53333	0.51613	16 <sup>th</sup>	0.46428	0.48276	0.50000	0.51613
17 <sup>th</sup>	0.60715	0.58622	0.56667	0.54839	15 <sup>th</sup>	0.50000	0.51724	0.53333	0.54839
18 <sup>th</sup>	0.64286	0.62068	0.60000	0.58065	14 <sup>th</sup>	0.53572	0.55173	0.56667	0.58065
19 <sup>th</sup>	0.67857	0.65517	0.63333	0.61290	13 <sup>th</sup>	0.57143	0.58622	0.60000	0.61290
20 <sup>th</sup>	0.71429	0.68965	0.66667	0.64516	12 <sup>th</sup>	0.60715	0.62068	0.63333	0.64516
21 <sup>st</sup>	0.75000	0.72414	0.70000	0.67742	11 <sup>th</sup>	0.64286	0.65517	0.66667	0.67742
22 <sup>nd</sup>	0.78572	0.75862	0.73333	0.70968	10 <sup>th</sup>	0.67857	0.68965	0.70000	0.70968
23 <sup>rd</sup>	0.82143	0.79310	0.76667	0.74194	9 <sup>th</sup>	0.71429	0.72414	0.73333	0.74194
24 <sup>th</sup>	0.85714	0.82758	0.80000	0.77419	8 <sup>th</sup>	0.75000	0.75862	0.76667	0.77419
25 <sup>th</sup>	0.89286	0.86206	0.83333	0.80645	7 <sup>th</sup>	0.78572	0.79310	0.80000	0.80645
26 <sup>th</sup>	0.92857	0.89655	0.86667	0.83871	6 <sup>th</sup>	0.82143	0.82758	0.83333	0.83871
27 <sup>th</sup>	0.96429	0.93103	0.90000	0.87097	5 <sup>th</sup>	0.85714	0.86206	0.86667	0.87097
28 <sup>th</sup>	*	0.96552	0.93333	0.90323	4 <sup>th</sup>	0.89286	0.89655	0.90000	0.90323
29 <sup>th</sup>	*	*	0.96667	0.93548	3 <sup>rd</sup>	0.92857	0.93103	0.93333	0.93548
30 <sup>th</sup>	*	*	*	0.96774	2 <sup>nd</sup>	0.96429	0.96552	0.96667	0.96774
31 <sup>st</sup>	*	*	*	*	1 <sup>st</sup>	*	*	*	*