

REGIONAL RENT ASSISTANCE PROGRAM GUIDE

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COMMUNITY HOUSING

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1. INTRODUCTION TO THE REGIONAL RENT ASSISTANCE PROGRAM GUIDE

Rent Assistance is a Regionally-designed and funded program

York Regional Council approved funding for the Rent Assistance Program (the Program) to increase affordability for low-income households in buildings constructed under affordable housing development initiatives. The Program was designed to be easy to understand and cost-effective to administer.

Rent Assistance aligns with rules prescribed under section 40 (3.1) of the *Housing Services Act*, 2011 (HSA) and section 20.1 (b) and Schedule 4.2 of *Ontario Regulation 367/11* to provide rent benefits to eligible households.

The Rent Assistance Agreement sets out the framework for the Program

The Region and the housing provider execute a Rent Assistance Agreement that provides the authority and framework for the Program. This Guide provides details regarding administration of the Program. To participate in the Rent Assistance Program, housing providers must meet their obligations under their Contribution Agreements and the Region's Municipal Housing Facilities By-law, where applicable. Housing providers must also ensure that they meet the eligibility requirements for the social housing exemptions provided in the *Residential Tenancies Act*, 2006 (RTA).

The Region will pay a subsidy to increase housing affordability

Tenants participating in the Program are responsible for the full Market Rent for their units. However, as long as a tenant continues to be eligible, the Region will pay a subsidy to the housing provider to reduce the tenant's contribution to the rent. The subsidy is based on the Rent Benefit calculation explained in this Guide. The Region pays the subsidy to the housing provider and the tenant pays the difference between the Market Rent for the unit and the Rent Benefit. If the Rent Benefit is terminated, the tenant must pay the full Market Rent.

The Program is based on Income Tax Returns and Ontario Works (OW)/Ontario Disability Support Program (ODSP) Maximum Shelter Allowances

Under the Program, the Rent Benefit is calculated once a year based on the income reported on line 23600 of the Canada Revenue Agency Income Tax Return for each adult in the household over the age of 18 and/or the Maximum Shelter Allowance for adults receiving OW or ODSP. Allowances are provided for tenant paid utility costs and, for some community housing buildings, for tenant insurance if the tenant provides proof of coverage.

This Guide provides direction for calculating a Rent Benefit

The Guide does not capture every scenario or situation that may arise. Housing providers needing further guidance or clarification should contact their Program Coordinator for assistance.

2. DEFINITIONS

Adjusted Family Net Income (AFNI): The total annual income of all household members, before tax and after certain deductions, excluding Registered Disability Savings Plan income and income of full-time students

Benefit Unit: The term used to describe a household, or a part of a household, that receives a payment from Ontario Works or the Ontario Disability Support Program

Canada Disability Benefit: provides direct financial support to people with disabilities who are between 18 and 64 years old. The program is administered by Service Canada.

Full-Time student: A member of the household attending a recognized educational institution 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 rent benefit calculation

Household: Everyone who lives in the rental unit

Housing Access Unit: The Housing Access Unit manages and maintains the Region's subsidized housing wait list for all Regionally-administered housing subsidies. To be eligible for Rent Assistance, households must be an active application on the subsidized housing wait list.

Housing provider: The organization that manages and/or owns the housing development

In-situ Priority: A household paying Market Rent may be eligible for In-situ Priority on the internal Rent Benefit wait list for the building, if they have experienced a long-term, significant loss of income that results in more than 50% of their income being required to pay the Market Rent. The Region determines eligibility for In-situ Priority

Internal Wait List: A wait list maintained by the housing provider for internal transfers from one unit to another

Market Rent: The rent charged to Market Rent tenants in similar sized units

Minimum Rent Contribution: The minimum monthly Tenant Contribution a household receiving Rent Assistance must pay, prior to applying any utility or insurance allowance, if applicable

Notice of Assessment: A summary document prepared by Canada Revenue Agency of the calculated amounts of an individual's tax and benefit return.

Proof of Income Statement: A detailed summary prepared by Canada Revenue Agency of an individual's income and deductions for a specific tax year

Recognized Educational Institution: Any 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*

Rent Benefit: A housing subsidy paid by the Region directly to the housing provider to bridge the gap between the monthly Market Rent charged for the unit and the Tenant Contribution based on their gross household income

Rental Unit: The unit occupied by the household as specified in the lease/tenancy agreement and in the Regional Rent Assistance Program Household Acknowledgement

Registered Disability Savings (RDSP): 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. RDSP income is excluded from rent benefit calculations.

Residential Property: Any property, suitable for year-round occupancy in any country, including principal and secondary residences.

Special Priority Status: A provincially mandated program that prioritizes survivors of domestic abuse and human trafficking ahead of all other applicants on the Region's subsidized housing wait list. Special Priority Status is determined by the Housing Access Unit at the time of application for a rent subsidy. Each housing provider's Rent Assistance Agreement will specify how/if Special Priority prioritization applies to their Rent Assistance wait list.

Tenant Contribution: The monthly amount paid by Rent Assistance households to the housing provider based on their gross household income calculated each year or Maximum Shelter Allowance for Ontario Works and Ontario Disability Support Program recipients.

3. PARTICIPATION IN THE REGIONAL RENT ASSISTANCE PROGRAM

3.1 Rent Assistance Agreement

To participate in the Program, a housing provider must sign and implement a Regional Rent Assistance Agreement with the Region.

The Regional Rent Assistance Agreement establishes program requirements, including requiring the housing provider to comply with the most recent version of this Program Guide. The Agreement outlines:

1. The number of units the Region will fund
2. The number of Rent Benefits dedicated to any targeted client groups the housing provider is required to serve (if applicable)
3. Roles and responsibilities of the Region and the housing provider
4. Rules relating to Market Rent and annual increases
5. Remedies and termination provisions

3.2 Referral Agreements/Head Leases

Housing providers working with an agency to provide supports to tenants must have an executed Referral Agreement or Head Lease in place. A copy of that referral agreement or Head Lease and any revisions to the agreement must be forwarded to the Region as it may have an impact on the Rent Assistance program and subsidized housing wait list requirements.

3.3 Program Instructions

From time to time, the Region issues Program Instructions to housing providers to help them understand program responsibilities and to communicate program and policy updates or other relevant information.

Program Instructions are circulated directly to housing providers by email and are posted on the [Region's website](#).

4. ALLOCATING RENT BENEFITS

Housing providers participating in the Rent Assistance Program may allocate Rent Benefits to households on the subsidized housing wait list or, if the housing provider has a Referral Agreement with a support agency, through agency referrals pending approval by the Region.

Wait list: A household who wishes to receive a Rent Benefit must apply to the subsidized housing wait list. The Region's Housing Access Unit will determine the initial eligibility for prospective Rent Benefit households to be selected from the wait list (see [Section 5: Determining Eligibility for a Rent Benefit](#)).

Referred Households: A household receiving support through an agency which has a Referral Agreement or Head Lease with the housing provider must be referred by the agency for a Rent Benefit.

Housing providers must ensure prospective tenants selected through a Referral Agreement or Head Lease meet the Program eligibility requirements (See [Section 5.1: Household Eligibility at Move-In](#)) before allocating a Rent Benefit. Housing providers must ensure any of their priority population targets and Rent Assistance allocation commitments are met.

4.1 Rent Benefit Allocation Process

When allocating a Rent Benefit, the following steps are required:

1. Determine if the vacant unit is governed by a Head Lease or Referral Agreement
 - a. If the unit is governed by a Head Lease or Referral Agreement, the housing provider must refer to the support agency to identify a prospective tenant. The housing provider must verify that the household is eligible for the program before offering the unit.
2. If the unit is not governed by a Head Lease or Referral Agreement:
 - a. The housing provider must first check their internal wait list and relocate any eligible Rent Assistance households, then
 - b. Consider any Rent Assistance households paying Market Rent due to an increase in income, who have had a decrease in income within 24-months of paying Market Rent that would make them eligible for Rent Benefit reinstatement (see [Section 5.7 Rent Benefit Reinstatement](#)). Contact the Region to discuss the unit size if an amendment to the Rent Assistance unit size allocation is required.

- c. If an available Rent Benefit cannot be allocated through steps a. and b., the housing provider must use the subsidized housing wait list to select an eligible household following the Region's tenant selection process.

Housing providers should move quickly to fill vacancies as they may have to contact a number of applicants. The Region will reimburse the Housing Provider for vacancy losses incurred for two months following termination of the outgoing household's tenancy.

Once a suitable tenant household is identified, the housing provider must:

1. Collect a completed **Rent Benefit Request Form** (posted on the [Region's website](#)) signed by every member in the household aged 16 and older with supporting verification documents
2. Complete the **Rent Benefit Calculation Form** (posted on the [Region's website](#))
3. Have every adult in the household execute a completed **Household Acknowledgement Form**
4. Execute a **Market Rent lease/tenancy agreement** with the appropriate RTA exemption provisions

4.2 Special Priority Category

Rent Benefits for units that are not subject to a Referral Agreement or Head Lease must be offered to households on the subsidized housing wait list in the order of their application date. When filling these units, housing providers are not required to give priority to Special Priority applicants.

The AHP included targets for victims of domestic violence. To meet those targets, some housing providers entered into Referral Agreements with agencies serving clients who have experienced abuse. The Referral Agreements specify the procedure housing providers must follow when offering units to Referred Households.

5. DETERMINING ELIGIBILITY FOR A RENT BENEFIT

5.1 Household Eligibility at Move-In

When offering a rent benefit to a prospective household, housing providers are required to confirm basic household wait list eligibility including:

- Each member of the household is a legal resident of Canada, including Canadian citizens, permanent residents, individuals who have applied for permanent resident status, refugees, or individuals who have made a claim for refugee status
- At least one member of the household is 16 years of age or older and is able to live independently with or without support services
- All members of the household 16 years of age or older have signed the Regional Rent Assistance Household Acknowledgement at the time of occupancy
- All members of the household 18 years of age or older have filed their Income Tax Return by April 30 for the previous year
- All members of the household 18 years of age or older have signed an updated Regional Rent Assistance Rent Benefit Request Form annually
- No household member is under a deportation, departure or exclusion order to leave Canada. Individual household members under such orders may not be housed in the unit receiving a Rent Benefit
- If a member of the household owns property suitable for year-round occupation, they must divest property within 180 days after starting to receive the rent benefit
- The household meets the requirements of the established income and asset limits (see [Section 5.4: Income and Asset Limits](#))

Households are also required to complete and sign the required Rent Benefit Form as well as provide tax documents upon at the time of offer. Household members who have not filed their taxes at the point of receiving a housing offer, may have the rent benefit calculated using the approximated method (see [Section 6.10 Approximated Net Income](#)) but must be informed of the requirement to file income taxes annually to remain eligible for the rent benefit.

5.2 Unit Size Eligibility

The largest unit a household is eligible to occupy has one bedroom for every member of the household, with couples sharing.

Households who have joint custody arrangements and have the children in the home a minimum of 50% of the year are entitled to maintain a bedroom for each of those children. For example, a single parent with joint custody of two children is entitled to a three-bedroom unit, as long as the children are in the home a minimum of 50% of the time (182 days) per year. A household who has a custody arrangement and has children in the home a minimum of 80 nights per year is entitled to one additional bedroom to accommodate the children, regardless of the number of children.

If a household has more bedrooms than occupants, with couples sharing, the household is required to transfer to a smaller unit (see [Section 5.3: Mandatory Transfer](#)). For example, a couple with one child is eligible for a two-bedroom unit. If the child moves out of the home, the couple would be required to move to a one-bedroom unit.

Exceptions to the couples sharing a bedroom requirement can be made in the following circumstances:

- At least one member of the couple has a significant medical condition which would be improved with a second bedroom. Written verification from the member's physician is required to confirm that the condition would be improved with a second bedroom.
- A second bedroom is required to store equipment required for a medical condition. Written verification from a physician specifying the necessary equipment is required. Examples include nebulizers/compressors, oxygen tanks, hospital beds, etc.

5.3 Mandatory Transfer

If a household no longer meets the unit size eligibility, the housing provider must add them to the internal wait list and offer an appropriately sized unit as vacancies permit. For example, if a parent with three children is living in a three-bedroom unit and two children move out of the home, the household must move to a two-bedroom unit.

In some situations, a housing provider may not have the unit size needed by the household. In this case, the household can continue to be eligible for a Rent Benefit as long as they occupy the closest available unit size. For example, if a household living in a three-bedroom unit is eligible for a one-bedroom unit, but the building does not have one-bedroom units, the household would be required to move to a two-bedroom unit.

If a household refuses to move to the first available smaller unit as required when offered by the housing provider, the housing provider must give the household 60 days written notice that they no longer qualify for a Rent Benefit and must pay Market Rent for the unit, beginning the month following the 60-day notice period.

A housing provider may defer the offer to the next available unit in an extenuating circumstance. For example, if the appropriately sized unit becomes available while the tenant is hospitalized, the housing provider may defer the offer until the next suitable vacancy.

5.4 Income and Asset Limits

The Region has established a local eligibility rule restricting households with high incomes and/or assets from qualifying for Rent Assistance. The income and asset limits help to ensure that available housing subsidies are targeted to those with the greatest need. Housing providers are required to verify household assets when filling a Rent Assistance vacancy and during annual reviews.



Program Instruction **Local Eligibility Rule: Income and Asset Limits** (posted on the [Region's website](#)) provides additional information on verifying the value of household assets and determining which assets count toward the limit.

- Households with assets over \$75,000 are not eligible to apply to the Region's subsidized housing wait list or to receive a rent subsidy.
 - Tenants receiving Rent Assistance with a move-in date on or after October 1, 2018 are required to pay market rent for their unit if their assets increase above \$75,000 at any subsequent annual subsidy review, beginning in 2019
 - Tenants who were receiving Rent Assistance before October 1, 2018 are required to pay market rent for their unit if their assets increase above \$150,000
 - Note: Beginning January 2023, tenants receiving social assistance are not required to report assets or provide verification documents if all members of the household belong to the OW or ODSP benefit unit, as households receiving social assistance are subject to asset limits under those programs. Any household member not part of the benefit unit is required to report and provide verification of assets.
- Applicants with household incomes over \$80,000 do not qualify for Rent Assistance under the existing Program rules

Housing providers are required to verify that an applicant's included assets fall under the applicable limit when filling vacancies. Households are required to provide a list of all assets if not already on file with the Housing Access Unit, and a verification document for each asset that shows its value and ownership, unless all members of the household are part of an OW or ODSP benefit unit.

If an applicant is not eligible because their assets are over \$75,000 the housing provider will not offer the unit. In Rent Café, use the "Other" reason code and record "Applicant is over the income and/or asset limit" as secondary status. The household can request a review of the decision (see [Section 8: Decision Review](#)).

5.5 Ineligibility

A household is no longer eligible for a Rent Benefit if any of the following apply:

- Any adult in the household fails to complete and file their Income Tax Return by April 30 of each year
- The household fails to complete the Rent Benefit Request Form and supply all supporting verification to the housing provider by the deadline provided. This includes providing a copy of the Canada Revenue Agency (CRA) Proof of Income Statement and/or Notice of Assessment.
- Any adult in the household fails to sell residential property within six months of the household receiving a Rent Benefit. The housing provider may grant an extension pending extenuating circumstances (see [Section 5.6: Extenuating Circumstances](#)).
- A household which experiences a decrease in size, fails to transfer to the first available unit of appropriate size, or the smallest unit if an appropriate sized unit is not available within the building (see [Section 5.6: Extenuating Circumstances](#)).
- A household's assets exceeds the applicable asset limit (see [Section 5.4: Income and Asset Limits](#))
- The total household income increases resulting in a Tenant Contribution greater than or equal to the Market Rent for the unit. In this situation, the household will pay Market Rent for a period of 24 months. The household will become ineligible for the Rent Benefit if their income has not decreased and they are still paying Market Rent after 24 months (see [Section 5.7: Rent Benefit Reinstatement](#))
- All members of the household are absent from the unit for a period longer than 90 consecutive days (see [Section 5.6: Extenuating Circumstances](#)).
- The household deliberately withholds information or provides fraudulent information to the housing provider. In this situation, the extenuating circumstances listed in [Section 5.6](#) do not apply. The household ceases to qualify for a Rent Benefit and is not eligible for reinstatement.
- The household fails to pursue income as directed by the housing provider (see [Section 6.11 Pursuit of Income](#))

If a household ceases to be eligible for a Rent Benefit for any of the reasons outlined above, the housing provider must give the household 60 days' written notice that they are no longer eligible for a Rent Benefit and are required to pay Market Rent. The household must pay the Market Rent for the unit beginning the month following the 60-day notice period.

5.6 Extenuating Circumstances

In some cases there are extenuating circumstances which need to be considered before terminating a household's Rent Benefit for the reasons identified in [Section 5.5: Ineligibility](#).

Housing providers may defer the decision to terminate subsidy for up to two months after the annual review date in any of the following circumstances:

- Death of an immediate family member during the time of the annual review process
- Serious health issue during the time of the annual review process
- The housing provider believes the household has made every reasonable effort to sell residential property within six months of receiving a Rent Benefit but due to market conditions or legal issues have been unable to do so.

If the household provides the information required to update their Rent Benefit Calculation within the two-month deferral period, the housing provider will recalculate the Benefit and provide 60 days' notice of any change. Any change in the Rent Benefit must take effect no later than December 1 of the current year. There may be exceptional situations where the review is conducted later, in such cases the effective date can be later than December 1 in order to adhere to the required 60 days notice.

If the household fails to provide their completed Rent Benefit Request Form and all supporting documentation within the two-month deferral period, the household is no longer eligible for a Rent Benefit, and the housing provider must give notice terminating the Rent Benefit no later than December 1 of the current year.

Exceptions may be made for households absent from the unit for more than 90 consecutive days under the following circumstances:

- If a household consists of only one member, and that person is absent from the unit for medical reasons, the absence will not count
- If the household consists of two or more members, and one member is absent for medical reasons, and the other members are accommodated elsewhere because of the absence of the first member, none of the absences will count

It may be appropriate to extend the deferral period beyond the two months in some situations. In such cases, the effective date may be after December 1, considering the 60-day notice period requirement. This may include unforeseen events beyond the tenant's control such as:

- Sudden illness or injury
- Family crisis
- Bereavement

If the housing provider is aware of additional extenuating circumstances not identified above, please contact the Region to discuss the situation before terminating the Rent Benefit.

5.7 Rent Benefit Reinstatement

Households who lose their Rent Benefit may be eligible to have it reinstated under either of the following circumstances within a limited time of paying Market Rent:

- If the household has lost their Rent Benefit for failing to provide the annual Rent Benefit update information, their Rent Benefit may be reinstated if the household provides the outstanding documentation **within 12 months** of paying Market Rent.
- If the household's AFNI increases resulting in a Tenant Contribution greater than or equal to the Market Rent for the unit. If household income decreases **within 24 months**, the household may declare the loss of income to the housing provider to be considered for reinstatement.

Under either circumstance the household must provide a complete update package, including the Rent Benefit Request Form and supporting documentation, to enable the housing provider to calculate the Rent Benefit. Housing providers will be permitted to exceed their Rent Benefit allocation with approval by the Region, until a permanent Rent Benefit becomes available. Reinstated Rent Benefits are not retroactive and may only apply beginning the month after the housing provider completes their review.

If more than the allowed time has passed since the household began paying Market Rent, the household will need to reapply to the Region's subsidized housing wait list or, if an involuntary loss of income has occurred, may be eligible for In-situ Priority (see [Section 5.8 In-Situ Priority](#)).

5.8 In-Situ Priority

The Region has established an In-Situ Priority category for Market Rent households that have experienced a significant and involuntary loss of income that is expected to be permanent or long-term. Households that meet all of the eligibility criteria may be eligible to receive a Rent Benefit through In-Situ Priority with an interim bridging benefit provided while they wait for subsidy.



Program Instruction **2015-01 [AHP/IAH]: In-Situ Priority for Market Rent Households** (posted on the [Region's website](#)) provides additional information on in-situ priority.

Households may be eligible if they meet the following criteria:

- The household is living in a Market Rent unit in an affordable housing community

- The household is eligible for Rent Assistance
- The household has experienced an involuntary loss of income that is expected to be permanent or long-term (expected to be over two years)
- As a result of above, the household's total income decreased by at least 20%

6. ANNUAL REVIEW

6.1 Review of Eligibility

Every year, housing providers must review whether a household continues to meet the eligibility rules for a Rent Benefit. An annual review includes confirmation of continued eligibility for the size and type of unit that the household lives in, a review of household income and verification of tenant insurance for tenants receiving the insurance allowance.

Housing providers may wish to issue reminders to all tenants annually in March reminding them to file their Income Tax Returns, and to expect to receive Notices of Assessment from Canada Revenue Agency. The effective date for any changes to the Rent Benefit is October 1 of each year.

The following timeframe should be followed:

April 30	Deadline for a household to file their Income Tax Return with Canada Revenue Agency. The deadline for self-employed individuals is June 15, housing providers may extend the deadline to receive documents if applicable to the household's situation.
June 1	Housing provider initiates the annual review process, providing the household with the Rent Benefit Request Form and written notice requesting supporting documentation and a specified return deadline
July 31	Rent Benefit calculation must be completed and notice provided to the household
October 1	Annual effective date of change for all households receiving a Rent Benefit, or termination date for households that failed to provide their information
December 1	Latest effective date of change for households who received a deferral due to extenuating circumstances



IMPORTANT

If a household received a deferral due to extenuating circumstances they must be provided with 60-day notice, even if that results in an effective date after December 1.

6.2 Information Required in an Annual Review

Each household receiving a Rent Benefit must complete the Regional Rent Assistance Program Rent Benefit Request Form providing information for all members of the household including:

- Names of all household members (to confirm household composition)
- Birth dates of all household members
- A copy of the most recent Statement of Assistance or information obtained from the online MyBenefits account for everyone in the household who receives OW or ODSP benefits including which household members are included in the benefit unit.
- A copy of the Income Tax Return from Canada Revenue Agency must be provided. Each household member must provide a copy of their most recent Canada Revenue Agency Proof of Income Statement and/or Notice of Assessment. Students may be asked to provide copies of their tuition receipts to confirm post-secondary school attendance
 - Verification of full-time student status is not required for students under the age of 18
- Asset information for all members of the household 16 years of age or older, including documentation showing the ownership and value of the asset
- If all members of the household are part of a social assistance benefit unit, asset reporting and verification is not required at move-in or during an annual review. In situations where some members of the household are not included in the benefit unit, those household members 16 years of age or older must declare and provide verification for all assets.
- If the housing provider applies an insurance allowance, a copy of the household's current tenant insurance certificate or proof of premium payment

6.3 Full-Time Students

Income earned by full-time students is excluded from the Rent Benefit 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 dependant of the household.



IMPORTANT

Previous Rent Assistance rules only excluded the income of adult children aged 18 to 24 years from the rent calculation. Income exclusions for full-time students can now apply to any member of the household.

A full-time student is a person attending a recognized education 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 for Full-Time Students 18 and Older

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 confirming course load and attendance timeframe (i.e. which semester/year they are enrolled for)

6.4 Self-Employed Income

Rent Benefits for self-employed members of the household will be calculated using line 23600 of the Income Tax Return. Should the household's portion of the rent be less than the Minimum Rent Contribution, the minimum rate applies as outlined in [Section 6.7: Minimum Rent Contribution](#).

6.5 Annual Verification of Income

It is recommended that the housing provider initiate the annual review process by June 1. Households are required to provide information and documents within a time period specified by the housing provider.

AFNI should always be determined using the most recent Notice of Assessment. For example, a 2026 Rent Benefit calculation must be based on the 2025 Notice of Assessment. Housing providers must calculate a household's annual Rent Benefit by July 31 to ensure they are using the most recent Income Tax Return and to provide appropriate notice of 60 days to the household before the rent changes.

It is not acceptable to use the 2024 Notice of Assessment to calculate rent in 2026. If the household is not able to provide a copy of their Income Tax Return due to failing to file with Canada Revenue Agency, they will no longer be eligible to receive a Rent Benefit.

Housing providers performing Rent Benefit calculations must ensure that income verification has been completed and is kept in the household's file.

Annually, the housing provider should compare the previous year's Income Tax Return to the most current year's Income Tax Return. Verifying the Registered Retirement Savings Plan (RRSP) contribution maximums as stated on the Income Tax Return match helps to ensure that the household has not amended the previous year's Income Tax Return. If the housing provider notes a discrepancy in the RRSP contribution maximum between years, please contact the Region for further guidance.

6.6 Adjusted Family Net Income

Annual adjusted family net income is combined gross income for each member of the household that has been adjusted to reflect certain deductions, and is **not** net of income taxes. For each household member, annual adjusted net income is determined using one of two approaches:

- Tax-based net income
- Approximated net income (see [Section 6.10](#))



IMPORTANT

Ontario has exempted Canada Disability Benefit (CDB) payments from income calculations for social assistance and housing programs. CDB payments are not included in Adjusted Family Net Income (AFNI) and must not be used when calculating a household's Rent Benefit.

6.7 Minimum Rent Contribution

The Minimum Rent Contribution applies to households whose only income is derived from self-employment, or who have no declared income or very low income. It does not apply to households who receive Ontario Works (OW) or Ontario Disability Support (ODSP) payments. Minimum rent for households receiving social assistance payments is the applicable maximum shelter for the applicable household size. Please refer to [7.2 Rent Benefit Calculation Tables](#) for maximum shelter allowance rates.

The minimum rent payable is set in accordance with *O. Reg. 316/19* and indexed annually. 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 rent review on or after July 1st. The Region communicates annual minimum rent adjustments through a new Program Instruction each Spring and will update this guide each year. Minimum rents are effective from July 1 of the current year to June 30 of the next year. Please refer to [Section 7.2 Rent Benefit Calculation Tables](#).

Minimum rent is the lowest monthly rent a household can pay. When determining household rent, housing providers must compare the total household calculated rent to the minimum rent. If the calculated rent is less than the applicable minimum rent, the rent is set at the minimum rent. No further allowances can be applied to reduce the rent further, such as utility or insurance allowances.

For example, a household consisting of three related people earned \$5,000 in 2025 based on line 23600 of their Income Tax Returns. The household lives in a two-bedroom unit and pays their own utilities. 30% of AFNI is \$125 per month. Since \$125 is lower than the most current Minimum Rent Contribution rate of \$144, the household will pay \$144 monthly beginning October 1, 2026.

6.8 Maximum Tenant Contribution

The Maximum Tenant Contribution is the Market Rent for the unit. If the Tenant Contribution is equal to or greater than the Market Rent, the household is no longer eligible for a Rent Benefit.

A household can pay market rent for 24 consecutive months before losing their Rent Benefit. A household paying market rent during the 24-month period is still considered to be a Rent Assistance household and must comply with all program eligibility criteria. The household may become eligible for a Rent Benefit once again if their income decreases during the 24-month period. To be considered for reinstatement, the household must participate in annual reviews during the 24-month period. The household should be informed of this as part of the initial notice of increase to market rent.

6.9 In-Year Review

While Rent Assistance is designed to be a tax-based annual program, housing providers may conduct an in-year review under specific circumstances outside of an annual review. When conducting an in-year review housing providers must confirm:

- Continued eligibility of all household members
- The amount of the rent benefit
- The size of the unit for which the household is eligible according to York Region's occupancy standards
- Eligibility for a modified unit, where applicable

Permitted circumstances

Households are not required to report most changes in income to their housing provider between annual review as Rent Assistance is a tax-based annual program. However, the following changes must be reported within 30 days:

- 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 or a household member has a baby
- Someone permanently moves out of the household resulting in a decrease in AFNI
- Decrease in total household income of 20% or more
- The citizenship status of anyone in the household changes

When conducting in-year review, housing providers may need to use approximated net income when tax information is not available or does not accurately reflect current income. See [Section 6.10 Approximated Net income](#) for more information.

In some circumstances, tenants that have experienced a decrease in income may need to be directed to pursue income to confirm that they are receiving all available income benefits. See [Section 6.11 Pursuit of Income](#) for more information.

If a household fails to report an additional household member during the year but reports the household member and declares their income at the annual update, the household continues to be eligible. In this case the housing provider would retroactively recalculate the Rent Benefit, resulting in rent arrears which the tenant is required to pay within the amount of time agreed upon with the housing provider through a payment plan.

IMPORTANT



Only **one** in-year review is permitted between annual reviews if the change reported meets the criteria outlined above. **In-year reviews are not intended to address fluctuating income 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.

Only **one** in-year review is allowed for a decrease of 20% or more in household income, with no exceptions.

6.10 Approximated Net Income

While households are required to file taxes to continue being eligible, housing providers may use discretion in limited circumstances to approximate net income when there has been a significant change in employment status or income since the most recent tax year used for the annual review. This means using documents other than income tax information to confirm how much a household is earning and what types of income they receive. Approximated Net Income is determined using income expected to be received regularly by the household member(s) over the 12-month period following the rent review.

The following table provides guidance on situations where it may be acceptable to approximate net income based on other available information such as current pay stubs.

Circumstances	Description
Initial Review (at time of offer/ move-in)	• Applicant has not filed taxes for the previous year ◦ Housing provider must inform household that filing taxes each year by the CRA deadline of April 30th is an eligibility requirement of the Rent Assistance program and that they must file taxes going forward Or • Tax-based net income does not accurately reflect current and anticipated income over the next 12 months, usually when income has decreased by approximately 20% or more compared to tax-based income
Annual Review	• Household member has not filed taxes for the applicable tax year due to extenuating circumstances (e.g., medical reasons) ◦ Consult your Program Coordinator to determine appropriate course of action and if an exception is warranted • Tax-based net income does not accurately reflect current and anticipated income over the next 12 months, usually when income has decreased by approximately 20% or more compared to tax-based income

In-Year Review	• A change in income or household composition is reported ◦ Income has decreased 20% or more
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When calculating approximated income use the gross amount of income earned and include only the types of income that would normally factor into Line 23600, such as:

- 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 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 and capital gains
- Veterans' benefits for income support or replacement
- Spousal support payments received

The following income is not included when approximating net income:

- Net RDSP payments
- Canada Disability Benefit (CDB)
- 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

Where possible, housing providers should exclude the following ongoing and regular expense 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 deductions, or they 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 their rent benefit.

6.11 Pursuit of Income

Tenants receiving a Rent Benefit may be required to pursue specific types of income as a condition of eligibility. When directed to pursue income, tenants continue to be eligible for a Rent Benefit provided they have made reasonable efforts to obtain the following types of income:

- Financial assistance from Ontario Works
- Spousal support payments.
 - Pursuit of spousal support can be a complex process; housing providers are encouraged to use discretion when directing tenants to make efforts to pursue spousal support as a condition of eligibility
- Employment Insurance benefits
- Old Age Security, Guaranteed Income Supplement, and Ontario Guaranteed Income system payments
- Sponsorship income

When completing an annual or in-year review, housing providers must consider if it is appropriate for a tenant to be directed to pursue income. In making this determination, housing providers should consider if tenants are receiving all income benefits available to them.

Tenants should not be directed to pursue income from a source for which they are not eligible. In situations where a tenant or member has previously been deemed ineligible for an income source, tenants and 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 tenant with completing the application process for different types of income benefits.

Adjusting Tenant Rent

Tenants who have had a decrease in income and are directed to pursue income will not have their rent adjusted until a decision is made on the pending application. When a loss of income is reported, housing providers should direct the tenant or member to pursue income where

appropriate and wait for the outcome of the application before recalculating household rent. Once the outcome of the application is known, housing providers should determine if the tenant's income from the new source meets York Region's criteria for completing an in-year review, as outlined in Section [6.9 In-Year Review](#).

Reasonable Effort

If a tenant or fails to make reasonable efforts to pursue income, housing provider 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:

- At minimum, tenants are expected to complete and submit applications for the income type and any required supporting documents to determine eligibility
- If supporting documents are not available, the tenant is working on obtaining the documents required to apply
- Continued eligibility for the Rent Benefit depends on the tenant making reasonable efforts to pursue the specified income, and not necessarily the tenant being approved for the income
- Are there extenuating circumstances that prevented the household member from making a reasonable effort to pursue income

Ineligibility Following Failure to Pursue Income

A household may cease to be eligible for a rent benefit if there is no response from the household following a direction to pursue income within the time period specified or they have not made reasonable effort to pursue income. In such cases the housing provider must issue a written notice to the household notifying the termination of the rent benefit which includes:

- The reason for ineligibility
- The market rent for the unit and the effective date of the increase (first day of the month following 90 days from the date of the notice)

6.12 Rent for a Partial Month

If a household lives in a unit for less than a full month, the Rent Benefit may be pro-rated by the fraction of the month that the household occupied the unit. Please refer to [Section 7.2: Rent Benefit Calculation Tables – Table 4](#).

6.13 Annual Rent Assistance Reconciliation with the Region

Housing providers must submit a Rent Assistance Reconciliation to the Region for review on an annual basis. Subsidy payments to the housing provider will be made monthly, based on the previous reconciliation. However, if tenant incomes are lower than anticipated, the housing provider may request an interim reconciliation from the Region.

The Region may audit tenant files to confirm calculations are completed correctly.

6.14 Notice of Market Rent Increases

Households are responsible for the Market Rent for their unit, regardless of whether they receive a Rent Benefit. All households must be provided with an annual Notice of Rent increase for the unit's Market Rent. As stated in the housing provider's Contribution Agreement, the Market Rent must be tied to Canada Mortgage and Housing Corporation's (CMHC) Average Market Rents as established by zone and bedroom type. Each year, the Region issues a Program Instruction with updated CMHC Average Market Rent tables and the Province of Ontario's Rent Increase Guideline.

When informing households of the Market Rent for their unit, it is recommended that the housing provider use a standard form such as a Notice of Rent Increase (N2) as provided by the Landlord and Tenant Board. The form may be downloaded from the [Landlord and Tenant Board website](#).

7. RENT BENEFIT CALCULATIONS

7.1 Steps for Calculating a Rent Benefit

The Region has developed a Rent Assistance Benefit Calculation Form to assist housing providers with calculations. Please contact your Program Coordinator to receive the form in Excel format. Once the housing provider has received the household's completed Rent Benefit Request Form and supporting income verification for each member of the household, the housing provider can calculate the Rent Benefit. The steps explained below correspond with the steps on the Rent Benefit Calculation Form.

Step 1 – Maximum Shelter Allowance for Ontario Works (OW) and Ontario Disability Support Program (ODSP) beneficiaries

Enter the name of the primary beneficiary and the number of beneficiaries identified on the Regional Rent Assistance Rent Benefit Request Form. Refer to Table 2 of this Guide and enter the Maximum Shelter Allowance for each OW or ODSP benefit unit. Households receiving ODSP or OW payments have access to MyBenefits account or receive a Statement of Assistance listing all family members who qualify for assistance.

Attach a copy of the Statement of Assistance or information obtained from the MyBenefits account showing the number of beneficiaries and the Proof of Income Statement and/or Notice of Assessment for each adult. Total the Maximum Shelter Allowances for all benefit units in the household.

IMPORTANT



Rent benefits for tenants receiving OW or ODSP are based on the maximum shelter amount for the applicable household size of the benefit unit and the type of social assistance received. The maximum shelter amount is charged whether there is any non-benefit income.

See Section [7.2 Rent Benefit Calculation Tables](#).

Step 2 – Income Tax Return Information For all household members not receiving OW or ODSP payments, rent is based on the following calculation:

$$(AFNI \times 0.30)/12$$

List all adults in the household excluding full-time students and adults receiving OW or ODSP benefits. Enter the amount from line 23600 of the Income Tax Return for each adult listed. Total the income and divide by 12 to obtain the monthly average. Calculate 30% of the monthly average.

If applicable:

- Subtract any RDSP payments (Line 12500 of income tax assessment)
- Add RDSP repayments (Line 23200 of income tax assessment)

Step 3 – Calculate the Tenant Contribution

Add the total maximum shelter allowance for all OW/ODSP recipients to the 30% income calculated in Step 2. This total is the Gross Tenant Contribution before allowances.

If the tenant pays utilities, deduct the appropriate Utility Allowance for the unit size (see [Section 7.2: Rent Benefit Calculation Tables – Table 3](#)) from the Gross Tenant Contribution. For Housing Providers providing insurance allowances, if the tenant has provided proof of tenant insurance coverage, deduct the insurance allowance (see Table 3). The result is the Tenant Contribution.

Step 4 – Calculate the Rent Benefit

The Rent Benefit, which the Region will pay to the housing provider, is the difference between the Market Rent for the unit and the Tenant Contribution.

If the household's income is derived only from self-employment or student loans/awards, or if the household experiences no income or very low income:

1. Enter the amount from line 23600 of the Income Tax Return. Total the income and divide by 12 to obtain the monthly average. Calculate 30% of the monthly average and apply any utility and/or insurance allowances, if applicable.
2. If the Tenant Contribution is less than the Minimum Rent Contribution use the current Minimum Rent Contribution as outlined in [Section 6.7 Minimum Rent Contribution](#).
3. No utility or insurance allowance are applied if tenant pays the Minimum Rent Contribution.

7.2 Rent Benefit Calculation Tables

Table 1: Minimum Rent Amount for Households with Low or No Income

Minimum Rent for 2026-2027 Annual Reviews	
Households with calculated Rent below Minimum Rent	\$144

Table 2: Maximum Monthly Shelter Allowances for Ontario Works and Ontario Disability Support Program

Benefit Unit (Family) Size	Ontario Works (effective October 1, 2018)	Ontario Disability Support Program (effective July 1, 2026)*
1	\$390	\$611
2	\$642	\$959
3	\$697	\$1,038
4	\$756	\$1,126
5	\$815	\$1,215
6 or more	\$844	\$1,259

* The Province has committed to indexing Ontario Disability Support Program payments. This guide will be updated annually with the new rates.

Table 3: Utility and Insurance Allowances

If household pays utilities, deduct the appropriate Utility Allowance based on unit size. Where applicable, if household has tenant insurance, deduct the appropriate Insurance Allowance.

Unit Size	Utility Allowance	Insurance Allowance (if applicable)
1	\$50	\$13
2	\$75	\$13
3	\$100	\$13
4	\$125	\$13

Table 4: Pro-Rate Rent Table

	Use these factors in month with			
Move-Out Day	28 Days	29 Days	30 Days	31 Days
1 st	0.03571	0.03448	0.03333	0.03226
2 nd	0.07143	0.06897	0.06667	0.06452
3 rd	0.10714	0.10345	0.1	0.09677
4 th	0.14286	0.13794	0.13333	0.12903
5 th	0.17857	0.17242	0.16667	0.16129
6 th	0.21428	0.2069	0.2	0.19355
7 th	0.25	0.24138	0.23333	0.22581
8 th	0.28571	0.27586	0.26667	0.25801
9 th	0.32143	0.31035	0.3	0.29032
10 th	0.35714	0.34483	0.33333	0.32258
11 th	0.39285	0.37932	0.36667	0.35484
12 th	0.42857	0.41378	0.4	0.3871
13 th	0.46428	0.44827	0.43333	0.41935
14 th	0.5	0.48276	0.46667	0.45161
15 th	0.53572	0.51724	0.5	0.48387
16 th	0.57143	0.55173	0.53333	0.51613
17 th	0.60715	0.58622	0.56667	0.54839
18 th	0.64286	0.62068	0.6	0.58065
19 th	0.67857	0.65517	0.63333	0.6129
20 th	0.71429	0.68965	0.66667	0.64516
21 st	0.75	0.72414	0.7	0.67742
22 nd	0.78572	0.75862	0.73333	0.70968
23 rd	0.82143	0.7931	0.76667	0.74194
24 th	0.85714	0.82758	0.8	0.77419
25 th	0.89286	0.86206	0.83333	0.80645
26 th	0.92857	0.89655	0.86667	0.83871
27 th	0.96429	0.93103	0.9	0.87097
28 th	*	0.96552	0.93333	0.90323
29 th	*	*	0.96667	0.93548
30 th	*	*	*	0.96774
31 st	*	*	*	*

	Use these factors in months with			
Move-In Day	28 Days	29 Days	30 Days	31 Days
31 st	*	*	*	0.03226
30 th	*	*	0.03333	0.06452
29 th	*	0.03448	0.06667	0.09677
28 th	0.03571	0.06897	0.1	0.12903
27 th	0.07143	0.10345	0.13333	0.16129
26 th	0.10714	0.13794	0.16667	0.19355
25 th	0.14286	0.17242	0.2	0.22581
24 th	0.17857	0.2069	0.23333	0.25806
23 rd	0.21428	0.24138	0.26667	0.29032
22 nd	0.25	0.27586	0.3	0.32258
21 st	0.28571	0.31035	0.33333	0.35484
20 th	0.32143	0.34483	0.36667	0.3871
19 th	0.35714	0.37932	0.4	0.41935
18 th	0.39285	0.41378	0.43333	0.45161
17 th	0.42857	0.44827	0.46667	0.48387
16 th	0.46428	0.48276	0.5	0.51613
15 th	0.5	0.51724	0.53333	0.54839
14 th	0.53572	0.55173	0.56667	0.58065
13 th	0.57143	0.58622	0.6	0.6129
12 th	0.60715	0.62068	0.63333	0.64516
11 th	0.64286	0.65517	0.66667	0.67742
10 th	0.67857	0.68965	0.7	0.70968
9 th	0.71429	0.72414	0.73333	0.74194
8 th	0.75	0.75862	0.76667	0.77419
7 th	0.78572	0.7931	0.8	0.80645
6 th	0.82143	0.82758	0.83333	0.83871
5 th	0.85714	0.86206	0.86667	0.87097
4 th	0.89286	0.89655	0.9	0.90323
3 rd	0.92857	0.93103	0.93333	0.93548
2 nd	0.96429	0.96552	0.96667	0.96774
1 st	*	*	*	*

8. DECISION REVIEW

Households participating in the Program may request a review of some decisions made by housing providers if they disagree with the decision. Reviewable decisions include:

- Eligibility for a Rent Benefit
- The amount of Rent Benefit
- The number of bedrooms and/or type of unit a household is eligible to occupy
- Eligibility for In-Situ Priority on the Region's subsidized housing wait list

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

8.1 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, the effective date of the decision, and explain how a household can request a review of the decision.

A household member can ask for a review on behalf of the household by submitting a Request for Review Form to the housing provider within 15 calendar days of the date on the decision letter. For example, a household receives a decision letter from their housing provider letting them know their Tenant Contribution is increasing to \$578 per month effective October 1st. The household disagrees with the new Tenant Contribution. The household can request a review of the decision within 15 days by submitting a Request for Review Form with supporting documents to explain why they disagree.

8.2 Reconsidering a Decision

Housing providers may reconsider the original decision when new information that affects the decision is provided by the household or if the household believes there was an error made in the decision. Once 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.

The reconsideration process is as follows:

Step 1: The household submits a Request for Review Form containing new information

Step 2: The housing provider decides to reconsider the original decision based on the new information provided by the household

Step 3: The housing provider proposes a change of decision to the household

Step 4A: The household does not agree with the suggested change to the decision

- The housing provider forwards the Request for Review package to the Region

OR

Step 4B: The household agrees with the suggested change to the decision

- The Household cancels the Request for Review by signing the Cancelling a Request for Review Form
- The housing provider changes the original decision and provides a copy of the changed decision to the Household
- The changed decision will take effect on the same day the original decision would have
- The housing provider informs their Program Coordinator of the cancelled review

8.3 Communications Record

The Communications Record is a tool for the housing provider to keep a record of communications with the household leading to the decision. The housing provider should use the Communications Record to document information requests during the annual eligibility and Rent Benefit review. Types of communication can include a phone call, voicemail, email, written notice and/or verbal reminders.

The Communications Record will help ensure the household was aware of their obligations before a decision was made. For example, if a household becomes ineligible for a Rent Benefit for failing to provide the information required during an annual review, the Communications Record would confirm the attempts made by the housing provider to collect the information.

8.4 Request for Review Package

The Region must review the original decision if:

- The housing provider will not be reconsidering the original decision
- The household disagrees with the proposed change to the original decision

- The Request for Review was submitted late

To review the decision, the Region requires a Request for Review package including the following information:

- A copy of the decision letter
- A copy of all documentation/information the housing provider used to make their decision
- A copy of the Communications Record with copies of all relevant letters or correspondence (if available)
- Request for Review Form and all supporting documentation submitted by the household
- Documentation related to the reconsideration of a decision (if available)

The housing provider must forward all documents to the Region within 30 calendar days of the original decision date by email, fax or mail.

Email: housingproviderinfo@york.ca

Fax: 905-895-2189

Mail: Housing Strategy and Program Delivery
Housing and Homelessness Services Branch, Community and Health Services
The Regional Municipality of York
17150 Yonge Street
Newmarket, ON L3Y 8V3

8.5 Regional Review

The Region will conduct a review of the original decision. During the review process, the Region will only consider information included in the Request for Review package. 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 advise the housing provider if a situation arises that will delay the completion of a review.

The Region will send a letter with its final decision to the housing provider and the household.

8.6 Late Submissions

A Request for Review Form is late if it was submitted to the housing provider 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 after the date on the decision letter.

The late submission must be sent to the Region if a housing provider receives a Request for Review Form more than 30 calendar days after the date on the decision letter.

The Region may conduct a review of a late submission if it agrees that the household could not meet the timelines because of unavoidable circumstance. Unavoidable circumstances must have a direct effect on the household (i.e. critical illness or hospitalization).

Program Instruction **2018-03[AHP/IAH]: Decision Review** (posted on the [Region's website](#)) provides additional information on decision reviews.

9. CALCULATION SAMPLES

9.1 Ontario Works or Ontario Disability Support Program Benefit Income

A benefit unit is a household, or part of a household, that receives income support from OW or ODSP programs. There may be more than one benefit unit within a household, and the housing provider needs to determine the appropriate shelter allowance for each benefit unit within a household.

Tenant Information

- Sally Smith and Mary Williams share a two-bedroom unit.
- The Market Rent for the two-bedroom unit is \$1,335.
- Sally receives an OW payment as a single person.
- Mary receives an ODSP payment as a single person.
- Utilities are paid for by the household, resulting in an allowance of \$75.
- The household pays for tenant insurance, has provided verification and receives a \$13 allowance.

Step 1: Maximum Shelter Allowance for Ontario Works (OW) and Ontario Disability Support Program (ODSP) Beneficiaries

Enter the Maximum Shelter Allowance for each OW or ODSP benefit unit. If there are no OW/ODSP beneficiaries enter \$0.

Name of Primary Beneficiary	Number of Beneficiaries	Benefit Type (OW or ODSP)	Maximum Shelter Allowance
Sally Smith	1	OW	\$390
Mary Williams	1	ODSP	\$611
Total Shelter Allowance (A)			\$1,001

Step 2: Income Tax Return Information

Enter the total amount from line 23600 on the Income Tax Return for each adult not listed in Step 1. All full-time students must provide their income tax documents but their income should not be included below.

Name	Income from Line 23600
n/a	n/a
Total Household Income = (B)	n/a
Monthly Household Income (B divided by 12) = (C)	n/a
30% of (C) = (D)	n/a

Step 3: Calculate Tenant Contribution

Utility/Insurance Allowances from Table 3 of Guide = (E) <i>(if applicable)</i>	\$88
Total (A) + (D) – (E) = (F)	\$913
Minimum Tenant Contribution = (G)	\$144
Enter (F) or (G), whichever is Higher = Tenant Contribution (H)	\$913

Step 4: Calculate Rent Benefit

Market Rent (I)	Tenant Contribution (H)	Rent Benefit (I - H)
\$1,335	\$913	\$422

The household pays **\$913** per month to the housing provider and the Region provides a monthly Rent Benefit of **\$422**, the difference between the Market Rent and the Tenant Contribution.

9.2 Mixed Income Rent

The contributions for households with both earned income and benefits from social assistance are calculated separately and combined to determine the total contribution payable for the household.

Tenant Information

- Janice Robertson, her daughter Vivian Robertson and Vivian's five year-old son Alexander live in a three-bedroom unit.
- The Market Rent for the three-bedroom unit is \$1,500.
- Janice's 2025 Income Tax Return (line 23600) shows annual earnings in the amount of \$17,400.
- Vivian receives Ontario Works for herself and her son Alexander, benefit unit of two.
- Utilities are paid by the housing provider.
- The household pays for tenant's insurance, have provided verification and receive a \$13 allowance.

Step 1: Maximum Shelter Allowance for Ontario Works (OW) and Ontario Disability Support Program (ODSP) beneficiaries

Enter the Maximum Shelter Allowance for each OW or ODSP benefit unit. If there are no OW/ODSP beneficiaries enter \$0.

Name of Primary Beneficiary	Number of Beneficiaries	Benefit Type (OW or ODSP)	Maximum Shelter Allowance
Vivian Robertson	2	OW	\$642
Total Shelter Allowance (A)			\$642

Step 2: Income Tax Return Information

Enter the total amount from line 23600 on the Income Tax Return for each adult not listed in Step 1. Household members attending school full time must provide their income tax documents but their income excluded from the calculation.

Name	Income from Line 23600
Janice Robertson	\$17,400
Total Household Income = (B)	\$17,400
Monthly Household Income (B divided by 12) = (C)	\$1,450
30% of (C) = (D)	\$435

Step 3: Calculate Tenant Contribution

Utility/Insurance Allowances from Table 3 of Guide = (E) (if applicable)	\$13
Total (A) + (D) – (E) = (F)	\$1,064
Minimum Tenant Contribution = (G)	\$144
Enter (F) or (G), whichever is Higher = Tenant Contribution (H)	\$1,064

Step 4: Calculate Rent Benefit

Market Rent (I)	Tenant Contribution (H)	Rent Benefit (I - H)
\$1,500	\$1,064	\$436

The household pays **\$1,064** per month to the housing provider and the Region provides a monthly Rent Benefit of **\$436**, the difference between the Market Rent and the Tenant Contribution.

9.3 Self-Employment or Student Loan/Award Calculation, Very Low and No Income Households

The Minimum Rent Contribution is the minimum amount of monthly rent a household must pay. Minimum Rent will typically be applied to households with income from self-employment, student loans/awards, or with very low income where the calculated rent at 30% results in a Tenant Contribution below the Minimum Rent Contribution.

Tenant Information

- Allan Webber lives in a one-bedroom unit.
- The Market Rent for the one-bedroom unit is \$1,100.
- Allan's Income Tax Return (line 23600) shows annual self-employment earnings in the amount of \$7,200.
- Utilities are paid by the tenant, resulting in an allowance of \$50.
- The housing provider does not provide an insurance allowance.

Step 1: Maximum Shelter Allowance for Ontario Works (OW) and Ontario Disability Support Program (ODSP) beneficiaries

Enter the Maximum Shelter Allowance for each OW or ODSP benefit unit. If there are no OW/ODSP beneficiaries enter \$0.

Name of Primary Beneficiary	Number of Beneficiaries	Benefit Type (OW or ODSP)	Maximum Shelter Allowance
n/a			
Total Shelter Allowance (A)			0

Step 2: Income Tax Return Information

Enter the total amount from line 23600 on the Income Tax Return for each adult not listed in Step 1. Household members attending school full-time must provide their income tax documents but their income is excluded from the calculation.

Name	Income from Line 23600
Allan Webber	\$7,200
Total Household Income = (B)	\$7,200
Monthly Household Income (B divided by 12) = (C)	\$600
30% of (C) = (D)	\$180

Step 3: Calculate Tenant Contribution

Utility/Insurance Allowances from Table 3 of Guide = (E) (if applicable)	\$50
Total (A) + (D) – (E) = (F)	\$130
Minimum Tenant Contribution = (G)	\$144
Enter (F) or (G), whichever is Higher = Tenant Contribution (H)	\$144

Step 4: Calculate Rent Benefit

Market Rent (I)	Tenant Contribution (H)	Rent Benefit (I - H)
\$1,100	\$144	\$956

The household pays **\$144** per month to the housing provider and the Region provides a monthly Rent Benefit of **\$956**, the difference between the Market Rent and the Tenant Contribution.

9.4 Households with Full-Time Students over 18

Income of household members enrolled in full-time studies is excluded when calculating Adjusted Family Net Income (AFNI), provided they provide verification of full-time enrolment. The tenant contribution is then based on the remaining eligible household income.

Tenant Information

- Jason and Christa Redford reside in a three-bedroom unit with their two sons, twenty-two-year-old Philip and fifteen-year-old Mark. Jason works full-time and Philip works part-time. Christa is enrolled in full-time studies and has part-time work.
- The Market Rent on the three-bedroom unit is \$1,500.
- Jason's Income Tax Return (line 23600) shows earnings in the amount of \$21,800/year.
- Christa's Income Tax Return (line 23600) shows earnings in the amount of \$8,800/year; her income is not included in the household's AFNI as she is a full-time student provided verification of enrolment.
- Phillip's Income Tax Return (line 23600) shows earnings in the amount of \$13,000/year.
- Utilities are paid for by the housing provider.
- The housing provider provides an insurance allowance. The tenants pay for tenant's insurance and have provided verification.

Step 1: Maximum Shelter Allowance for Ontario Works (OW) and Ontario Disability Support Program (ODSP) beneficiaries

Enter the Maximum Shelter Allowance for each OW or ODSP benefit unit. If there are no OW/ODSP beneficiaries enter \$0.

Name of Primary Beneficiary	Number of Beneficiaries	Benefit Type (OW or ODSP)	Maximum Shelter Allowance
n/a			n/a
Total Shelter Allowance (A)			0

Step 2: Income Tax Return Information

Enter the total amount from line 23600 on the Income Tax Return for each adult not listed in Step 1. Household members attending school full time must provide their income tax documents, but their income is excluded from the total; Christa's income is therefore not entered below.

Name	Income from Line 23600
Jason Redford	\$21,800
Philip Redford	\$13,000
Total Household Income = (B)	\$34,800

Monthly Household Income (B divided by 12) = (C)	\$2,900
30% of (C) = (D)	\$870

Step 3: Calculate Tenant Contribution

Utility/Insurance Allowances from Table 3 of Guide = (E) <i>(if applicable)</i>	\$13
Total (A) + (D) – (E) = (F)	\$857
Minimum Tenant Contribution = (G)	\$144
Enter (F) or (G), whichever is Higher = Tenant Contribution (H)	\$857

Step 4: Calculate Rent Benefit

Market Rent (I)	Tenant Contribution (H)	Rent Benefit (I - H)
\$1,500	\$857	\$643

The household pays **\$857** per month to the housing provider, and the Region provides a monthly Rent Benefit of **\$643**, the difference between the Market Rent and the Tenant Contribution.