

Housing Services Division		Content Updated: 2021-10-07
		Policy and Procedure No. CoH20-1101-ROR1
Social Housing Administration		Effective Date: July 1, 2021

Subject: Document Standards Policy

Applicable to:	The policy and procedures contained in this document apply to:	
	<input checked="" type="checkbox"/> Co-operatives	<input checked="" type="checkbox"/> Local Housing Corporation
	<input checked="" type="checkbox"/> Federal Non-Profit	<input checked="" type="checkbox"/> Landlords with Rent Supplement Agreements – Incl. OCHAP & Commercial Rent
	<input checked="" type="checkbox"/> Municipal & Private Non-Profit	<input checked="" type="checkbox"/> Access to Housing (ATH)

Policy Statement	<p><i>The Housing Services Act, 2011 (HSA)</i> requires the City of Hamilton, as Service Manager, to establish and administer policies, local rules and procedures for social housing in Hamilton.</p> <p>This includes establishing acceptable documentation for verifying eligibility for rent-g geared-to-income (RGI) assistance including rent supplement, or housing allowance at the time of:</p> <ul style="list-style-type: none"> • Initial application; • Annual Review; and • Within 30 days of the following: <ol style="list-style-type: none"> 1. A permanent change in household composition 2. A household member is no longer a full-time student 3. A household member starts or stops receiving social assistance (Ontario Works (OW) or Ontario Disability Support Program (ODSP)) 4. A household member receiving social assistance has a permanent increase in another source of income 5. A household member has had their income taxes reassessed
Purpose	To identify the documents required to verify eligibility criteria for rent-g geared-to-income (RGI) assistance including rent supplement, or housing allowance, and a household's situation.
Scope	This policy applies to all City of Hamilton Housing Services Division staff, Access to Housing (ATH) staff, all co-operative housing and social Housing Provider staff who are responsible for applicant and/or

	<p>tenant/member eligibility. It applies to all RGI, rent supplement and housing allowance units administered by the City of Hamilton. Where applicable, each policy will have a Document Standards section which details documents required for that particular policy.</p>
Definitions	<p>Refer to this Glossary of Terms for many of the terms and acronyms commonly used in social housing and the Rent Supplement Program.</p>
TERMS AND CONDITIONS	<p>Housing Provider and Housing Services Division Rent Supplement Program staff must use these document standards to:</p> <ul style="list-style-type: none"> • confirm that new and ongoing tenants or co-op members in receipt of RGI, rent supplement or housing allowance meet the eligibility requirements, • document changes to income or household composition, and • verify income and calculate or recalculate RGI <p>ATH staff must use these document standards to determine and verify applicant eligibility for the centralized waiting list.</p>
<p><i>Eligibility for the Centralized waiting list- Access to Housing Application</i></p> <p><i>Identification and proof of status</i></p> <p><i>Verification of Age and Canadian Citizenship Status</i></p>	<p>Each household must, at minimum, have a signed and completed Access to Housing (ATH) application, required documents and building selection form in order to be eligible for the centralized wait list and to receive an offer of RGI housing or a rent supplement. Additional forms and other documentation may be required depending on the circumstances.</p> <p>One acceptable personal identification document is required for each member of the household as proof of status in Canada must be attached to each Access to Housing (ATH) application.</p> <p>Acceptable documents to verify age and Canadian citizenship include:</p> <ul style="list-style-type: none"> • Canadian Birth Certificate or documentation from Office of the Registrar General regarding application for replacement of a Canadian Birth Certificate; • Canadian Notice of Birth Registration Card; • Statement of Live Birth from the Office of the Registrar General in Ontario (or other provincial entity responsible for birth registration); • A certified copy of Statement of Live Birth; • Notice of Birth Registration from the Office of the Registrar General in Ontario (or other provincial entity responsible for birth registration); • Registered Indian Band Status (Native); • Canadian Passport; • Canadian Citizenship Card or documentation from Citizenship and Immigration Canada regarding acknowledgment of

<p>Verification of Permanent Residency</p>	<p>application for Canadian Citizenship or application for replacement of a Citizenship Card;</p> <ul style="list-style-type: none"> • Quebec and Newfoundland Baptismal Certificate; • Canadian National Defense Card; • Canadian Citizenship Certificate; • A completed and signed form from a representative of a registered ID clinic or an affidavit Legal clinic confirming that the client applied for proof or replacement of the following: <ul style="list-style-type: none"> • Record of Landing; • Birth Certificate; • Statement of Live Birth <p>Acceptable documents to verify permanent residency include:</p> <ul style="list-style-type: none"> • Permanent Resident Card; • Documentation from Citizenship and Immigration Canada acknowledging application for permanent status in Canada e.g. on-line application confirms application being processed; • Immigrant Visa and Record of Landing issued before June 28, 2002 (Landing papers) including date of landing; • Confirmation of Permanent Residence: <ul style="list-style-type: none"> • Immigration documents indicating Convention Refugee, Protected Person Status or Refugee Claimants such as acknowledgement of Convention Refugee Claim, Eligibility Certificate, Notice to Appear, or Notice of Decision; • Written notice from the Immigration Appeal Division of the Immigration Refugee Board that it has received an appeal of a removal order and the removal order has been temporarily set aside or stayed; • A support letter from a representative of an agency or legal clinic confirming that the client applied for permanent status in Canada must be accompanied by: <ul style="list-style-type: none"> • Copy of cheque or money order payable to Immigration Canada with proof of receipt by Immigration Canada (such as cancelled cheque); • Copy of on-line application/receipt - Immigration Canada
<p>Verification of Status as Refugee Claimant</p>	<p>Acceptable documents to verify refugee claimant status include:</p> <ul style="list-style-type: none"> • Written notice from the Immigration and Refugee Board (IRB) of Canada that the refugee claim is under consideration or in pre-removal risk assessment; • Written notice from Citizenship and Immigration Canada that the refugee claim is under consideration by the Immigration and Refugee Board of Canada or in pre-removal risk assessment (Letter of acknowledgement of the claim issued by Citizenship and Immigration Canada (CIC);

When to use the Approximated Net Income

over the next 12 months, then Housing Providers may use the Approximated Net Income method (ANI).

The ANI is an amount that best approximates a person’s net income for the next 12-month period, calculated and adjusted in a manner like tax-based net income.

The ANI may be used to calculate income in the following circumstances:

- **At move-in**, if a household member(s) does not have a current Proof of Income Statement or Notice of Assessment and at the sole discretion of the Service Manager (or housing provider if delegated)
- **At annual RGI review**, if the tax-based net income amount does not accurately reflect the current average income (e.g. a new job was started since the last tax assessment was done).
- **At in-year reviews**, if there is only one source of income changing and the other sources remain the same. The income that remains the same would not be approximated and the tax-based net income would continue to be used.

Income included in the ANI calculation and Required Documentation

Income Source	Required Documentation
<p>Employment income, including wages, salaries, commissions, bonuses, tips, gratuities, vacation pay and remuneration as an independent contractor.</p>	<ul style="list-style-type: none"> ➤ pay stubs for the most recent 4 weeks, or any amount at at the discretion of the housing provider or ➤ a letter from the employer or agency which details gross income received ➤ for tips or gratuities, a statutory declaration stating the amount received during the period ➤ for strike pay, a cheque stub or letter from the union ➤ for the end of employment, a <u>Record of Employment</u> or Letter of Termination
<p>Self-employment income (business, professional, commission, farming, fishing, partnerships) can include:</p> <ul style="list-style-type: none"> • freelance workers/ independent contractors 	<ul style="list-style-type: none"> ➤ If self-employed less than one year, a financial statement for the last 3 months. This statement does not have to be audited.

	<ul style="list-style-type: none"> • sole proprietor of a business • child care/ babysitting • taxi • unlicensed businesses • tutoring • other <p>All Business license holders must report business income</p>	<ul style="list-style-type: none"> ➤ If self-employed over one year, a working copy of their Canada Revenue Agency personal income tax return, including the Statement of Business or Professional Activities and a Notice of Assessment. ➤ If self-employed over one year and incorporated, a T4 and T5, if any, for employment income and/or dividend income received from the business, or a copy of personal income tax return and a Notice of Assessment
	<p>Employment Insurance benefits under the Employment Insurance Act.</p>	<ul style="list-style-type: none"> ➤ a benefit statement printout from household member's EI web account showing the gross weekly amount ➤ letter confirming payment ending
	<p>Workplace Safety and Insurance Board (WSIB) benefits for loss of earnings</p>	<ul style="list-style-type: none"> ➤ a benefit statement printout from household member's WSIB account ➤ a letter from WSIB that includes a loss of earnings amount
	<p>Wage-loss replacement plan benefits or payments under a private or workplace insurance plan for sick leave, short-term disability or maternity leave.</p>	<ul style="list-style-type: none"> ➤ a letter from the income source (agency or employer) which details gross income received ➤ letter confirming payment ending
	<p>Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) Old Age Security (OAS), Guaranteed Income Supplement (GIS), Guaranteed Annual Income Supplement (GAINS)(excluding CPP or QPP child benefits</p>	<ul style="list-style-type: none"> ➤ an official proof of payment report or ➤ T4 or letter from Service Canada stating gross income from OAS/GIS and CPP
	<p>Registered Retirement Income Fund (RRIF) and Registered</p>	<ul style="list-style-type: none"> ➤ letter from the pension manager stating the

	Retirement Savings Plan (RRSP)	<p>amount of the payment, or</p> <ul style="list-style-type: none"> ➤ most recent statement from pension manager ➤ T4RSP slips
	Private pensions, foreign pensions and superannuation	<ul style="list-style-type: none"> ➤ letter or most recent statement from fund manager or (foreign) government agency issuing pension
	Investment income, Interest, dividends and other investment income, Annuities, Capital Gains (excluding income from Tax-free Savings Accounts (TFSA))	<ul style="list-style-type: none"> ➤ letter or most recent statement from fund manager or agency issuing pension
	Net rental income	<ul style="list-style-type: none"> ➤ Copy of lease agreement or ➤ Copy of rent receipt provide to renter/Tenant ➤ Affidavit of renter/Tenant which details gross rental income received and frequency
	Veteran's benefits for income support or replacement – (excluding amounts for disability or death of a war veteran)	<ul style="list-style-type: none"> ➤ letter or most recent statement from Veterans Affairs Canada
	Spousal support payments received (excluding child support payments)	<ul style="list-style-type: none"> ➤ a copy of the separation agreement or court order, and ➤ evidence of funds paid ➤ a statutory declaration stating amount and frequency received ➤ a statement from the Family Responsibility Office
	Sponsorship Agreement Income- Sponsored immigrants NOT in receipt of RGI assistance are required to pursue income from their sponsor if: <ul style="list-style-type: none"> • they do not live with the sponsor, and • the agreement is still in effect, and 	<ul style="list-style-type: none"> ➤ statement from Citizenship and Immigration Canada ➤ a Declaration of Sponsorship form to confirm the details of the sponsorship, including the amount of the monthly

	<ul style="list-style-type: none"> the household is paying minimum rent; or income on Line 23600 averages to below the OW monthly non-benefit income limit for the family size 	<p>contribution to the sponsored household member(s).</p>						
<p>Verification of Assets</p>	<p>Insurance Benefits</p>	<ul style="list-style-type: none"> ➤ most recent payment stub; or ➤ letter from the insurance company indicating the monthly payment amount ➤ letter confirming payment ending 						
	<p>Note: Bank books/statements are no longer an acceptable verification of income, even when used in combination with T-slips</p>							
	<p>In addition to above, all households are required to submit proof of all of their assets as follows:</p>							
	<table border="1"> <thead> <tr> <th data-bbox="500 856 1008 898">Asset Source</th> <th data-bbox="1008 856 1531 898">Required Documentation</th> </tr> </thead> <tbody> <tr> <td data-bbox="500 898 1008 1514"> <p>Bank Accounts</p> </td> <td data-bbox="1008 898 1531 1514"> <ul style="list-style-type: none"> ➤ a current passbook or monthly bank account statement showing the; <ul style="list-style-type: none"> ○ account number ○ name and address of the bank or credit union, ○ the total interest earned in the past year or the average monthly interest earned. ➤ Letter from the bank or credit union showing the amount of interest earned annually </td> </tr> <tr> <td data-bbox="500 1514 1008 1845"> <p>Guaranteed Income Certificates (GIC's), RRIF's, RRSP, RESP and RDSP, term deposits, bonds, annuities, debentures</p> </td> <td data-bbox="1008 1514 1531 1845"> <ul style="list-style-type: none"> ➤ T3, T4RIF, or T5 slips issued by a bank or credit union, or ➤ most recent account statements, or ➤ a letter from the brokerage or financial institution with the interest earned in the past year </td> </tr> </tbody> </table>	Asset Source	Required Documentation	<p>Bank Accounts</p>	<ul style="list-style-type: none"> ➤ a current passbook or monthly bank account statement showing the; <ul style="list-style-type: none"> ○ account number ○ name and address of the bank or credit union, ○ the total interest earned in the past year or the average monthly interest earned. ➤ Letter from the bank or credit union showing the amount of interest earned annually 	<p>Guaranteed Income Certificates (GIC's), RRIF's, RRSP, RESP and RDSP, term deposits, bonds, annuities, debentures</p>	<ul style="list-style-type: none"> ➤ T3, T4RIF, or T5 slips issued by a bank or credit union, or ➤ most recent account statements, or ➤ a letter from the brokerage or financial institution with the interest earned in the past year 	
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<p>Guaranteed Income Certificates (GIC's), RRIF's, RRSP, RESP and RDSP, term deposits, bonds, annuities, debentures</p>	<ul style="list-style-type: none"> ➤ T3, T4RIF, or T5 slips issued by a bank or credit union, or ➤ most recent account statements, or ➤ a letter from the brokerage or financial institution with the interest earned in the past year 							

	Shares, stocks, equities, mutual funds	<ul style="list-style-type: none"> ➤ T3 or T5 slips issued by the brokerage or financial institution, or ➤ most recent account statements or cheque stubs, or ➤ a letter from the brokerage or financial institution describing the interest earned in the past year 				
	Life insurance	<ul style="list-style-type: none"> ➤ a copy of the policy; or ➤ a letter from insurance company clearly indicating the policy number and the cash surrender value of the policy 				
	Real estate (house, land, cottage)	<ul style="list-style-type: none"> ➤ a written appraisal of the property done by a qualified appraiser ➤ signed Declaration of Intent to Sell Property form prior to placement on the ATH waiting list; ➤ when the property has been sold, a copy of the Purchase and Sale Agreement and legal documents verifying the equity received is required 				
Verification of Business Assets	If any members of the household own and operate a business, proof of business income and assets must be submitted as follows:					
	<table border="1" style="width: 100%;"> <thead> <tr> <th data-bbox="500 1409 997 1444" style="text-align: left;">Proof of Business Assets</th> <th data-bbox="1008 1409 1510 1444" style="text-align: left;">Required Documentation</th> </tr> </thead> <tbody> <tr> <td data-bbox="500 1444 997 1661"></td> <td data-bbox="1008 1444 1510 1661"> <ul style="list-style-type: none"> ➤ audited annual statement of revenue and expenses ➤ households may also be required to provide proof of business assets and expenses </td> </tr> </tbody> </table>	Proof of Business Assets	Required Documentation		<ul style="list-style-type: none"> ➤ audited annual statement of revenue and expenses ➤ households may also be required to provide proof of business assets and expenses 	
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Verification of Child Custody	A copy of court order for child custody, or a notarized statement or letter from a lawyer regarding any custody arrangements or a domestic contract that is valid under the Family Law Act and that is in writing and signed by both parties and witnessed, custody documents is required if both parents of all children are not part of the household.					

<p>Medical Condition</p>	<ul style="list-style-type: none"> • an additional bedroom (e.g. pregnancy) • Urgent Priority Status • Special Needs • Modified or Accessible Unit <p>Providers, ATH and City staff will not request access to or review applicants' or tenants' medical records, beyond information required to verify the situation under consideration. Information submitted by the applicant or tenant doctor is sufficient. Where staff feels that clarification and/or more medical information is warranted, staff will review it with their Housing Administration Officer (HAO). The HAO reviews the situation before approving the request for more medical information.</p>										
<p>Verification of Priority Status</p>	<p>For specific criteria for each priority status on the centralized waiting list see RGI Eligibility – Priority Status Policy</p> <table border="1" data-bbox="500 768 1510 1545"> <thead> <tr> <th data-bbox="508 768 1008 804">Priority Status</th> <th data-bbox="1016 768 1502 804">Required Documentation</th> </tr> </thead> <tbody> <tr> <td data-bbox="508 814 1008 877">Special Priority</td> <td data-bbox="1016 814 1502 877">➤ Signed, completed Special Priority Verification form</td> </tr> <tr> <td data-bbox="508 888 1008 1098">Urgent Priority</td> <td data-bbox="1016 888 1502 1098"> ➤ Signed, completed Urgent Status Verification Declaration form or ➤ Signed, completed Verification of Urgent Status, Terminally Ill form </td> </tr> <tr> <td data-bbox="508 1108 1008 1213">Homeless Priority</td> <td data-bbox="1016 1108 1502 1213">➤ Signed and completed Request for Homeless Status form</td> </tr> <tr> <td data-bbox="508 1224 1008 1535">Newcomer Priority</td> <td data-bbox="1016 1224 1502 1535"> ➤ Documentation which confirms immigration status meets basic eligibility requirements and housing application is within one year of entry into Canada ➤ Refugees with government sponsorship are excluded. </td> </tr> </tbody> </table>	Priority Status	Required Documentation	Special Priority	➤ Signed, completed Special Priority Verification form	Urgent Priority	➤ Signed, completed Urgent Status Verification Declaration form or ➤ Signed, completed Verification of Urgent Status, Terminally Ill form	Homeless Priority	➤ Signed and completed Request for Homeless Status form	Newcomer Priority	➤ Documentation which confirms immigration status meets basic eligibility requirements and housing application is within one year of entry into Canada ➤ Refugees with government sponsorship are excluded.
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<p>Verification for Special Needs Housing</p>	<p>A Special Needs/Modified Unit Form must be completed by all households requesting housing and one or more of its members require accessibility modifications or provincially-funded support services in order to live independently. Additionally, applicants must provide:</p> <ul style="list-style-type: none"> ➤ Medical documentation to support requests for modified units; or ➤ Medical or support service agency documentation, where supports are needed in order for a household to live independently 										

<p>Annual Eligibility Reviews for Access to Housing</p>	<p>Each active applicant household on the centralized wait list is required to complete an annual review to maintain eligibility. At minimum each household must complete the Update: Application for Housing form once every 12 months. Additional forms and information may be required depending on the household's circumstances.</p>
<p>Annual Eligibility Reviews for Rent Supplement Program</p>	<p>Each household receiving a rent supplement is required to undergo an annual review. Each household must complete the Annual Review Package once every 12 months. This package includes forms for income and asset information, consent for disclosure of information, and a declaration of the accuracy of the information provided. Additional forms and information may be required depending on the household's circumstances.</p>
<p>Annual RGI Reviews</p>	<p>RGI tenants and co-operative housing members are required to complete an Annual Review as per each Housing Provider's procedures and complete an updated Consent and Information form at least once every 12 months.</p>
<p>RESPONSIBILITIES</p>	<p>The Rent Supplement Clerks, Housing Provider and Access to Housing staff are responsible to ensure households submit all of the verification documentation required for the program and that copies of the documents are in the physical file and/or scanned on the electronic file.</p> <p>Due to the confidential nature of the information collected about households through the application process, all reasonable caution must be taken to ensure the privacy of applicants and tenants/members. Only information required to verify an applicant's initial and ongoing eligibility, unit size required, rent amount, and eligibility for Special Priority, Urgent Status, Homeless Status or Special Needs housing is collected.</p> <p>The Manager, Investment in Affordable Housing and Manager of Social Housing are responsible to ensure this policy is followed, as it may be applicable to their respective program areas.</p>
<p>COMPLIANCE</p>	<p>Staff with Access to Housing, Rent Supplement Clerks, and Housing Providers must ensure appropriate and required documentation is used to determine initial and ongoing eligibility for RGI assistance, rent supplement or housing allowance, and the correct rent amount. All required documents must be on the applicant file, tenant/co-op member's file or on the rent supplement/ housing allowance tenant's file, whichever the case.</p> <p>All applicant and tenant/member households are expected to provide required documentation. If a household is unable to provide the required documentation due to an extenuating circumstance, serious medication condition, and/or a disability, staff may accept a reasonable alternative to the required documentation, such as a sworn affidavit.</p> <p>Extenuating circumstances are unforeseen circumstances which:</p> <p>a) are out of the control of the household</p>

	<p>b) are unlikely to occur again c) resulted in the household not being able to meet the requirements for initial or ongoing eligibility for RGI.</p> <p>An affidavit is not required in the following extenuating circumstances:</p> <ul style="list-style-type: none"> • A special priority household believes that they may be at risk if they attempt to obtain information or documents • Staff determine that those who are homeless, hard to house, or experiencing other barriers to obtaining documents cannot comply with the provision of documents <p>All exceptional circumstances, serious medication conditions, or disabilities must be discussed with the manager and recorded on the applicant or tenant/member file. See RGI Eligibility – Priority Status Policy and the Record Keeping Policy (Rent Supplement Program).</p>
References	<p><u>Housing Services Act, 2011</u> <u>Ontario Regulation 316/19</u></p>
History	<p>The Documents Standards Policy was developed in consultation with City staff and Access to Housing staff.</p> <p>Revisions were completed to support RGI simplification and in accordance with Ontario Regulation 316/19, in-force effective July 1, 2020.</p>
Approval	<p>Authors: Tammy Morasse, Senior Policy Analyst Kirstin Maxwell, Program and Policy Specialist Kim Ryan, Senior Housing Administration Officer</p> <p>Manager: Brian Kreps, Manager of Social Housing Director: Edward John, Director Housing Services</p> <p>Original Approval Date: 2016-11-07 Revision Date: 2021-10-07</p>