


Housing Services Division	 Hamilton	Content Updated: 2025-03-21
		Policy and Procedure No. CoH21-0701-CRGI01
Social Housing Administration		Effective Date: 2023-07-01

Subject: Calculation of Rent-Geared-to-Income Assistance

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

Policy Statement	<p>Effective July 1st, 2020 Ontario Regulation 298/01 was replaced by a new simplified regulation - Ontario Regulation 316/19. As of July 1, 2021, all Service Managers must use O.Reg 316/19 and ensure that it is implemented equitably and consistently across by Housing Providers and for RGI tenants.</p> <p>The City of Hamilton implemented the new regulations effective July 1, 2021. After this date, all RGI calculations must be made using the simplified procedures outlined O. Reg 316/19.</p> <p>As Service Manager under the Housing Services Act, 2011 (HSA), the City of Hamilton has delegate duties in order to administer, implement and distribute social housing resources, which include initial and on-going receipt of Rent-Geared-to-Income (RGI) assistance.</p>
Purpose	<p>The Province has implemented significant changes to the RGI calculation. The intent of the change is to:</p> <ul style="list-style-type: none"> • simplify the process of administering RGI and to allow households to better understand how their rent was determined • provide stability so that rent remains constant for longer periods of time • ensure households will retain any gains they may experience in their financial circumstance with the view of potentially moving on to other housing options

Definitions of Terms	
Family Unit	<p>The term is adopted from O. Reg 316/19 and used to describe a household or part of a household whose members are related. The family unit may or may not include a Benefit Unit within it.</p> <p>A family unit is defined as:</p> <ul style="list-style-type: none"> • an individual, the individual's spouse and all of the children of both or either of them who are living with them, • an individual and the individual's spouse living with him or her, if neither has any children, • an individual and the individual's children living with him or her, if the individual has no spouse, or • an individual, if the individual has no spouse and no children <p>For the purpose of the definition of "spouse", sexual factors shall not be investigated or considered in determining whether an individual is a spouse.</p>
Benefit Unit	<p>The Term is used to describe a household, or part of a household that receives basic financial assistance from Ontario Works (OW) or the Ontario Disability Support Program (ODSP).</p> <ul style="list-style-type: none"> • There may be more than one benefit unit in a household. Sometimes only part of a family unit is a benefit unit. The Ontario Works or ODSP office defines who is part of a benefit unit. • All family members who are listed on the monthly Statement of Assistance from Ontario Works or ODSP are considered one benefit unit. • If a member of the family is not included in the benefit unit by OW, it is also not considered part of the benefit unit for the purposes of calculating RGI.
Employment Income	<p>Income from employment includes:</p> <ul style="list-style-type: none"> • wages or salary • a commission or bonus, tips and gratuities • vacation pay • remuneration as a dependent contractor • income from work in a business that the member directly or indirectly operates and controls • unemployment benefits under the <i>Employment Insurance Act</i> (Canada) • payments for a loss of earnings under the insurance plan under the <i>Workplace Safety and Insurance Act, 1997</i> • payments for sick leave or a short-term disability under a private or workplace insurance plan • and any other income the Service Manager determines is related to employment
Registered Disability Savings Plan	A registered disability savings plan as defined in subsection 146.4 (1) of the <i>Income Tax Act</i> .
Rent-Geared-to-Income Assistance	Financial assistance provided in respect of a household to reduce the amount the household must otherwise pay to occupy a unit.
Approximated Net Income (ANI)	Approximated net income is the amount that best approximates a person's net income for the next 12-month period, calculated and adjusted in a manner like tax-

	based net income. It is the best estimate of what would normally be included on Line 23600 of the income tax assessment.
Adjusted Family Net Income (AFNI)	AFNI is the annual net income of all members of a family unit or benefit unit – excluding full-time students.
Extenuating Circumstances	Extenuating circumstances are unforeseen circumstances which: <ul style="list-style-type: none"> a) are out of the control of the household b) are unlikely to occur again, and c) resulted in the household not being able to meet the requirements in order to remain eligible for RGI
Terms and Conditions	The following calculations apply to households applying for initial occupancy of and currently occupying RGI units.
Overview	<p>The RGI calculation no longer focuses on ensuring that every household <i>immediately</i> report changes or <i>retroactively applying</i> a change if they don't.</p> <p>Instead, most household income changes are only reported once a year at the Annual review.</p> <p>There are only certain circumstances when a review is completed outside of the annual renewal, creating significant reductions in the frequency of calculations.</p> <p>RGI households must provide notice of the following income changes within 30 days of their occurrence:</p> <ul style="list-style-type: none"> • a permanent change in household composition • a household member is no longer a full-time student • a household member starts or stops receiving social assistance OW or ODSP • a household member receiving social assistance has a permanent increase in another source of income • a household member has had their income taxes reassessed • a household member has had a significant change in their assets (e.g. inheritance, windfall) <p>See JOB AID- Overview of RGI Calculation Steps</p>
RGI Basic Eligibility & Standards	<p>As required under O. Reg. 367/11 s. 59 a review of a household's continued eligibility for RGI assistance is to be conducted at least once in every 12-month period after the household began to receive RGI assistance.</p> <p>Where a household's continued eligibility may be in question, housing providers may decide to review eligibility more frequently, as required.</p> <p>A review of the household's eligibility should correspond with the anniversary date of when the household first began to receive RGI assistance (rolling reviews) or on a fixed date (fixed reviews) for all households as determined by the housing provider. Household members whose income is to be included in the rent calculation are required to file their income tax returns annually as a condition of continued eligibility. Any extenuating circumstances are subject to Service Manager discretion.</p> <p>RGI tenants are also ineligible if they pay RGI equivalent to the market rent amount for (24) consecutive months or if they begin to receive a portable housing benefit.</p> <p>See RGI to Market Policy</p>

	<p>All other basic eligibility requirements remain unchanged as per the Basic Eligibility Requirements Policy.</p>
Biennial Reviews	<p>Although the Service Manager does have an option to reduce the need for full annual reviews in certain circumstances, the City of Hamilton will continue with a 12-month RGI review approach at this time.</p> <p>The Service Manager has the discretion under Section 10 (2) to allow for bi-annual reviews to be completed if Tenants have met the following criteria:</p> <ul style="list-style-type: none"> ○ Not employed ○ No dependents ○ Fixed income only ○ Receive OAS or GIS <p>In these cases, upon Service Manager approval, the RGI review can be completed every other year by estimating the RGI increase of 30 per cent of the monthly OAS/GIS increase from previous year.</p>
Students	<p>All household members in full-time studies will have their income excluded from the RGI calculation.</p> <p>Both education-related income (e.g. OSAP, scholarships) and non-educated related income (e.g. earnings) is excluded for the duration of the period that the full-time student is in school full-time, including summer or other temporary breaks.</p> <p>The definition for full-time attendance or what constitutes a recognized educational institution has not changed. This includes students that are:</p> <ul style="list-style-type: none"> • head of household, a spouse and a dependent • have 60% or higher of full course load • have 40% or higher of full course load if disabled <p>Students must attend and show proof of attendance at recognized educational institutions which includes:</p> <ul style="list-style-type: none"> ○ Primary and secondary schools under the Education Act (including private schools and home schooling) ○ Colleges and universities ○ Private career colleges <p>Students and OW/ODSP</p> <ul style="list-style-type: none"> • If the full-time student is part of an OW or ODSP benefit unit then their income is excluded from the calculation of non-benefit income, but the benefit unit is still subject to the social assistance scale. <p>(Married or sole-support parents could be eligible for OW top-ups if the money received from OSAP for living expenses is less than what they would get through OW).</p>
Pursuit of Income	<p>Households in receipt of RGI are required to make every reasonable effort to pursue and provide documentation of all income they may be entitled to including:</p>

	<ul style="list-style-type: none"> • The pursuit of sponsorship income would place a special priority applicant at risk of further abuse because the abuser is the sponsor • The sponsor is deceased
Excluded Income	<p>Income that is not included as Net Income on Line 23600 is not included in RGI calculation.</p> <p>If the family member has or had a Registered Disability Saving Plan (RDSP), any net income from the RDSP must be excluded from the net income of the family member used in the calculation of RGI.</p> <p>Other income excluded from line 23600 and the RGI calculation are:</p> <ul style="list-style-type: none"> • Child Support payments received that are not on Line 23600 of the NOA or Proof of Income Statement • Lump sum payments (one time or retroactive) for a benefit that should have been received for a prior period. • OW or ODSP payments if the non-benefit income exceeds the threshold set out in the Social Assistance Rent Scales. • Monthly OAS spouse's allowance payments or CPP Disability (CPP-D) benefits for ODSP recipients if equal or less than monthly ODSP basic needs amount. • Monthly ODSP payments for OAS spouse's allowance or CPP-D benefit recipients if ODSP basic needs is less than OAS received for the month. • Settlement monies received under the Robinson Huron Treaty Settlement, excluding interest earned on Settlement monies if not exempt under the Federal Income Tax Act.
Tax Based Net Income	<p>The income tax return shall be the first and primary source used to determine the Net Income of a household member. Housing Providers should encourage households to register for a My CRA Account to have ready access to their most recent NOA or Proof of Income Statement.</p> <p>The Net Income amount on Line 23600 is normally used to calculate Federal and Provincial Tax credits and benefits. It may or may not reflect an adjustment from gross income, but it is not net of income tax payable.</p>
Verifying Tax Based Net Income	<p>Line 23600 shall be verified using either of the following documents issued by CRA:</p> <ul style="list-style-type: none"> • Proof of Income Statement (Option Print 'C' from My CRA Account) or • Notice of Assessment (NOA)
Determining the correct tax year	<p>The Proof of Income Statement is preferred, as it summarizes all the income and deductions for the tax year; it does not mean that income tax has been deducted from the gross income. See JOB AID</p> <p>The tax year used to determine an individual's Net Income is different depending on when the annual RGI review is conducted:</p> <ul style="list-style-type: none"> • For reviews conducted between January and June, the RGI is based on net income (Line 23600) from the tax year before the previous year. • For reviews conducted between July and December, RGI is based on net income (Line 23600) from the previous tax year.

	In all circumstances, tax-based net income should reasonably reflect the average amount of income over the next 12 months. If it does not, approximated net income may be required.
<p>Approximated Net Income (ANI) or “Best Estimate”</p> <p>When to use the Approximated Net Income vs Tax-based Net Income</p> <p>Income included in the ANI calculation</p>	<p>If the tax-based net income does not accurately reflect the average amount of income expected to be received by the household member over the next 12 months, then Housing Providers may use the Approximated Net Income method (ANI).</p> <p>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 similar to tax-based net income – i.e. to best reflect what would normally be included on Line 23600 of the income tax return.</p> <p>The ANI may be used to calculate RGI in the following circumstances:</p> <ul style="list-style-type: none"> • 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 <p>The ANI is calculated using the same information that would be used when completing an Income Tax Return or line 23600. A Job Aid has been developed to assist in the calculation.</p> <p>The following are used to <i>determine income</i>:</p> <ul style="list-style-type: none"> • Employment income, including wages, salaries, commissions, bonuses, tips, gratuities, vacation pay and remuneration as an independent contractor. • Self-employment income (business, professional, commission, farming, fishing, partnerships) • Employment Insurance benefits under the Employment Insurance Act. • Workplace Safety and Insurance Board (WSIB) benefits for loss of earnings • Wage-loss replacement plan benefits or payments for sick leave, short-term disability or maternity leave under a private or workplace insurance plan. • Old Age Security (OAS), Guaranteed Income Supplement (GIS), Guaranteed Annual Income Supplement (GAINS) • Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) – excluding CPP or QPP child benefits • Registered Retirement Income Fund (RRIF) and Registered Retirement Savings Plan (RRSP) income from T4RSP slips • Private pensions, foreign pensions and superannuation • Investment • Interest, dividends and other investment income – excluding income from Tax-free Savings Accounts (TFSA). • Annuities • Capital gains

<p>Income NOT included and deductions from the ANI calculation</p>	<ul style="list-style-type: none"> • Net rental income • Veteran's benefits for income support or replacement (do not include amounts for disability or death of a war veteran due to war service) • Spousal support payments received (excluding child support payments) <p>Does not include: income from full-time students, Net RDSP payments, One-time lump sum payments, Child support payments, Social Assistance payments and Robinson Huron Treaty Settlement Monies, with the exception of interest earned from these monies if not tax exempt.</p> <p>The gross income amounts calculated from the above sources is then reduced by the following deductions to calculate the Approximate Net Income (ANI).</p> <p>Deductions should include:</p> <ul style="list-style-type: none"> • Registered pension plan deductions and adjustments for eligible tax deductions • RRSP contributions eligible for tax deductions • Annual union, professional or similar 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, but not child support payments) • Universal childcare benefit repayment. <p>Income tax, CPP and EI deductions are not eligible to be used as deduction for this purpose.</p> <p>The household member is not required to claim any of these deductions from their total income, but it is to their benefit to lower the amount of income for the RGI rent calculation. If the member does not provide valid documentation to support an allowable deduction or if the deduction amounts are unknown; gross income amounts may be used to determine the ANI.</p> <p>The deductions will be reflected in the next income tax assessment and will be considered the next time that tax-based net income is used.</p>						
<p>Verification of the ANI calculation</p>	<p>Documentation to verify approximated net income is required from the source of the income. The documentation must provide enough information to allow for the annual approximation of the net income that is anticipated to be received over the 12-month period following the RGI review. It may include one or more pay stubs or a letter directly from the income source at the discretion of the housing provider.</p> <p>Note: Bank books/statements are no longer an acceptable verification of income, even when used in combination with T-slips</p>						
<p>Determine the Approximated ANNUAL Net Income</p>	<p>The Annual ANI is determined for each family member as follows:</p> <table border="1"> <thead> <tr> <th>Frequency of Income</th><th>Annual net income - factor</th></tr> </thead> <tbody> <tr> <td>Annual</td><td>---</td></tr> <tr> <td>Quarterly</td><td>Multiply by 4</td></tr> </tbody> </table>	Frequency of Income	Annual net income - factor	Annual	---	Quarterly	Multiply by 4
Frequency of Income	Annual net income - factor						
Annual	---						
Quarterly	Multiply by 4						

	Monthly	Multiply by 12
	Semi-monthly	Multiply by 24 (12 months multiplied by 2)
	Biweekly	Multiply by 26 (52 weeks divided by 2)
	Weekly	Multiply by 52
	Once the annual net income of all family members has been determined and verified; these amounts are added together and to determine the Adjusted Family Net Income (AFNI).	
Adjusted family net income (AFNI)	Once the annual net income of all family members (who are not full-time students) is determined and verified, these amounts are totaled to determine the Adjusted Family Net Income (AFNI) for the family unit or benefit unit.	
AFNI RDSP adjustments	If a household member has or had a Registered Disability Saving Plan (RDSP), any net income from the RDSP is excluded from their net income when determining AFNI. Any RDSP repayments are added to AFNI. The Proof of Income Statement is required for verification of net RDSP income since it will show RDSP payments on Line 12500 and RDSP repayments on Line 23200 (other income)	
AFNI Earnings Exception Adjustment	<p>If a household member has employment-related income, they are entitled to an earnings exemption to offset AFNI. Employment-related income includes:</p> <ul style="list-style-type: none">• Wages, salaries, commissions, bonuses, tips, gratuities, vacation pay• Remuneration as a dependent contractor• Net business or self-employment income• Employment Insurance (EI), WSIB for loss of earnings• Payments for sick leave or short-term disability under a private or workplace insurance plan• Other income as determined by the Service Manager (e.g. COVID recovery benefits) <p>The exemptions are:</p> <ul style="list-style-type: none">• \$75 for a single person• \$150 for a family with more than one person <p>Earnings exemptions apply per family unit or benefit unit in the household. If there is more than one family unit in the household, the household may qualify for more than \$150 in earnings exemptions. Dependents over the age of 18 with employment-related income are entitled to an earnings exemption in their own right.</p> <p>The earnings exemption cannot be more than the total earnings of the applicable family unit or benefit unit.</p> <p>Once AFNI has been determined, divide by 12 to find the monthly amount to be used in the calculation of RGI.</p>	
Total AFNI	<p>The monthly AFNI then forms the basis of the RGI calculation for:</p> <ul style="list-style-type: none">• Households not in receipt of OW or ODSP	













	<ul style="list-style-type: none"> • Households where a recipient of OW or ODSP has other income that exceeds the Non-Benefit Income Limit for the size of their benefit unit • Households on ODSP with CPP-Disability (CPP-D) or OAS Allowance where the amount of the CPP-D exceeds the Basic Needs portion of ODSP. <p>The calculation is based on 30% of a household's total tax-based net income (Line 23600).</p>
RGI Calculation for Benefit Units	<p>If a household is in receipt of Ontario Works or Ontario Disability Support Program, monthly RGI rent is determined based on the scales as listed in HSA 2011-O. Reg 298/01 and attached to this policy.</p> <p>Each social assistance rent scale sets base RGI for the benefit unit, as well as a limit or threshold for the amount of non-benefit income (e.g. income other than OW or ODSP) that the benefit unit can receive and still qualify for RGI assistance.</p> <p>The Rent Scales apply to household member(s) that have OW or ODSP as the only source of income or the gross income from other sources is within the Non-Benefit Income Limit (Column 3).</p> <p>The rent is based on the number of beneficiaries in receipt of social assistance as compared to the amount of assistance received.</p> <p>Each household member who receives a cheque from OW or ODSP must have their RGI rent calculated separately. Individual RGI rents are added together to calculate the household rent to which utility charges or allowances are to be applied.</p>
RGI calculation based on Non-Benefit Income and OW/ODSP	<p>Benefit units always have social assistance income, but they can also have other types of income, like earnings or pensions. This is called non-benefit income which has a separate and different method of calculating RGI from the Rent Scales.</p> <p>This method uses the non-benefit income of the benefit unit. The Rent Scales do not apply when an Ontario Works or ODSP Benefit unit's non-benefit income exceeds the applicable limit in Column 3 in Tables 1, 2 or 3 of HSA Regulation 316/19; or</p> <p>The Non-benefit income is calculated using the AFNI annual net income of all members of the benefit unit divided by 12 (months) minus (-) the monthly net social assistance income currently received by the benefit unit.</p> <p>The net social assistance income is verified by the monthly Statement of Assistance from OW or ODSP. It includes the basic needs and shelter amounts, as well as other benefits like health benefits, employment benefits, special diets and the transition child benefit. It excludes any deductions from the gross payment.</p> <p>The RGI amount is then calculate at 30 per cent of the adjusted <u>non-benefit income</u> amount, rounded to the nearest dollar.</p>
RGI calculation	For benefit units that receive ODSP and CPP-Disability (CPP-D) or OAS Allowance

based on Benefit Units and ODSP & CPP-D or OAS Allowance	<p>(OAS-A), the amount of income from those sources is not compared to the non-benefit income limit.</p> <p>Income from CPP-D or OAS-A is compared to the ODSP basic needs amount. This amount is found on the ODSP Statement of Assistance.</p> <p>If the CPP-D or OAS-A is equal to or lower than the basic needs amount, then the RGI is calculated using the scale amount.</p> <p>If the CPP-D or OAS-A is greater than the basic needs amount, then the RGI is calculated at 30% of the adjusted family income for the benefit unit. The ODSP income is not included in the calculation.</p> <table><tr><th>CPP-D/OAS Allowance</th><th>Calculation Method</th><th>Threshold</th></tr><tr><td>LESS than or EQUAL to ODSP basic needs</td><td>Scale Amount</td><td>N/A</td></tr><tr><td>LESS than or EQUAL to ODSP basic needs + spouse has other non-benefit income</td><td>Scale Amount (if non- benefit income less than threshold) 30% (if non-benefit income more than threshold)</td><td>Applies</td></tr><tr><td>MORE than ODSP basic needs</td><td>30% of non-benefit income</td><td>N/A</td></tr></table>	CPP-D/OAS Allowance	Calculation Method	Threshold	LESS than or EQUAL to ODSP basic needs	Scale Amount	N/A	LESS than or EQUAL to ODSP basic needs + spouse has other non-benefit income	Scale Amount (if non- benefit income less than threshold) 30% (if non-benefit income more than threshold)	Applies	MORE than ODSP basic needs	30% of non-benefit income	N/A
CPP-D/OAS Allowance	Calculation Method	Threshold											
LESS than or EQUAL to ODSP basic needs	Scale Amount	N/A											
LESS than or EQUAL to ODSP basic needs + spouse has other non-benefit income	Scale Amount (if non- benefit income less than threshold) 30% (if non-benefit income more than threshold)	Applies											
MORE than ODSP basic needs	30% of non-benefit income	N/A											
Utility Charges and Allowances	<p>Section 9 of O. Reg. 316/19 prescribes adjustments that must be made to RGI for services, utilities and heating.</p> <p>If heat, water, hot water, a refrigerator or a stove are not provided in the rental unit, then the household is entitled to a utility allowance that is to be deducted from their rent.</p> <p>If additional services are provided, as outlined in the tables, a charge is added to the rent utility charge.</p> <p>The charges and allowances vary by size of unit, by type of housing, and by region of the province and are set out in Tables 4 to 8. The City of Hamilton is in the Southern Region and the following tables are attached.</p> <ul style="list-style-type: none">• Table 4 – Extra charges• Table 5 – Allowances for Water and Appliances• Table 6 – Heat Allowance – Oil• Table 7 – Heat Allowance - Gas• Table 8 – Heat Allowance – Electricity <p>Utility adjustments apply in addition to the RGI scale amounts in Tables 1, 2 & 3.</p>												
Additional Charges	<p>Any additional charges for services that the Housing Provider supplies (e.g. parking, cable, sector support) are the final addition to determine the total monthly rent . The Housing Provider sets the amount of additional charges as part of its annual budgeting process.</p>												

	<p>Additional charges are not part of RGI calculations. Additional charges are always added after the RGI is calculated and must be listed in the Tenancy or Lease Agreement.</p>
<p>Comparison to minimum and maximum rent</p>	<p>Both minimum and maximum rent amounts apply to RGI units. After a Housing Provider calculates the RGI amount for the household, including any applicable utility adjustments, Housing Providers must ensure the RGI is not below the minimum rent or above the maximum rent for the unit.</p> <p>Minimum and maximum rents always apply to the entire household and not individual family units or benefit units. It is the least or greatest amount of rent that a household can pay for the unit in which they live.</p> <p>The geared-to-income rent calculation (after applying adjustments for utility charges and allowances) is compared with the minimum rent amount to determine the final geared-to-income rent.</p> <p>The utility allowances cannot bring the rent below the minimum rent amount.</p> <p>Any additional fees added to the rent/housing charge such as parking or sector support are added to the new minimum rent amount.</p>
<p>Minimum Rent</p>	<p>Beginning January 1, 2020, the minimum monthly rent payable for an RGI unit is \$129. This amount will be indexed annually on July 1st of each year at the same rate as the rent increase guideline under the <i>Residential Tenancies Act, 2006</i>.</p> <p>The minimum rent increase affects household types differently. Outlined below are the minimum rent rules for the following household types:</p> <ul style="list-style-type: none"> • Households that are assessed as minimum rent on or after July 1, 2020. • Households paying less than minimum as of June 30, 2020. • Households in receipt of (OW or ODSP)–Single Benefit Units
<p>Annual Increases to Minimum Rent</p>	<p>The Housing Services Division will notify housing providers of the applicable indexed minimum rent amounts before July 1 each year. Housing providers will be required to adjust rent-geared-to-income (RGI) for tenants and co-op members paying minimum rent to the new indexed amount at the first RGI review conducted after July 1 each year.</p>
<p>Households assessed as minimum rent on or after July 1, 2020.</p>	<p>Beginning January 1, 2020, the minimum monthly rent for an RGI unit is \$129.</p> <p>The RGI (after applying adjustments for utility charges and allowances) is compared with the minimum rent amount to determine the final RGI rent.</p> <p>The utility allowances cannot bring the rent below the minimum rent amount.</p> <p>Any additional fees that are added to the rent/housing charge such as parking or sector support will be added to the new minimum rent amount.</p>

<p>Households paying less than minimum as of June 30, 2020.</p>	<p>Current Households with RGI less than \$129 as of June 30, 2020, will receive a Phased-in Approach for rent increases until they reach the minimum rent amount.</p> <p>For households who pay the minimum rent of \$85 or are paying RGI between \$85 and \$129, a phased-in approach will be applied beginning with their first annual review after July 1, 2020.</p> <p>The minimum rent will be increased by \$8 per year at annual RGI review. The table below shows the phased-in amounts.</p>												
<p>Phased in Minimum Rents</p>	<table border="1" data-bbox="557 531 1364 968"> <thead> <tr> <th>Review Period</th><th>Phased-in Minimum Rent</th></tr> </thead> <tbody> <tr> <td>July 1, 2020 - June 30, 2021</td><td>\$93</td></tr> <tr> <td>July 1, 2021 – June 30, 2022</td><td>\$101</td></tr> <tr> <td>July 1, 2022 – June 30, 2023</td><td>\$109</td></tr> <tr> <td>July 1, 2023 – June 30, 2024</td><td>\$117</td></tr> <tr> <td>July 1, 2024 – June 30, 2025</td><td>\$125</td></tr> </tbody> </table> <p>The "Phased-in Amount" will continue until the household reaches the new minimum rent amount after annual increases applied (based on annual Ontario Rent Increase Guidelines).</p> <p>At each RGI review the household's RGI calculation will be compared to the Phased-in Minimum Rent amount. If the RGI calculation is below the Phased-in Minimum rent amount applicable for the review period, the household's RGI rent will be increased to the Phased-in Minimum rent amount.</p> <p>If the RGI calculation increases above the full minimum rent amount for the year (\$129+ annual increases), the household will no longer qualify for the Phased-in minimum rent approach.</p> <p>The minimum rent does not apply to those who are a single beneficiary on OW or ODSP. The minimum rent for <i>single benefit unit</i> paying RGI is calculated as per the Social Assistance Rent Scales. These amounts are not indexed annually.</p> <p>The minimum or maximum rent is for the rental unit. It applies to the entire household and not individual family units or benefit units within the household. It is the minimum or maximum RGI rent that a household can pay for the unit.</p>	Review Period	Phased-in Minimum Rent	July 1, 2020 - June 30, 2021	\$93	July 1, 2021 – June 30, 2022	\$101	July 1, 2022 – June 30, 2023	\$109	July 1, 2023 – June 30, 2024	\$117	July 1, 2024 – June 30, 2025	\$125
Review Period	Phased-in Minimum Rent												
July 1, 2020 - June 30, 2021	\$93												
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<p>Maximum Rent</p>	<p>Both minimum and maximum rent amounts apply to RGI units. It is the least or greatest amount of rent that a household can pay for the unit in which they live. After calculating the RGI for the household, including any applicable utility adjustments, and ensure that the RGI is not below the minimum rent or above the maximum rent for the unit.</p>												

	<p>An alternate method of Pro-rating includes the Prorated Rent Table to calculate RGI for the first month. To calculate the rent charge for a partial month please refer to the JOB AID- Prorated Rent Tables.</p>
Reporting Changes	<p>Beginning July 1, 2021, RGI rent shall be calculated once per year, at the annual RGI review.</p> <p>RGI Applicants and Tenants must follow the rules in the <i>Housing Services Act, 2011</i> and local policies set by the City of Hamilton to be eligible for RGI assistance. These responsibilities include:</p> <ul style="list-style-type: none"> • Providing information and documents requested by ATH or the Housing Provider within specified time frames • Notifying ATH or the Housing Provider of all changes to information of documents used to determine their initial or ongoing eligibility for RGI within 30 days of the change (or longer as determined by the Service Manager) • Filing annual income tax returns
Mandatory Changes- In-year Reviews	<p>Most income changes are only reported once a year at the annual RGI review. However, RGI households must provide notice of the following income changes within 30 days of their occurrence:</p> <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 <p>This is called mandatory reporting. When a recalculation occurs following this change, it is called a Mandatory In-year Review.</p> <p>When the ANI or “Best Estimate” method is used, the household member must submit their Income Tax Notice of Assessment (NOA) as soon as it is received, and a comparison must be done. If reported ANFI income differs by 20% or more and in-year review should be completed.</p> <p>* Note: The Service Manager, or its delegates, may at its sole discretion conduct additional reviews of the above circumstances, if it is of the opinion there are extenuating circumstances which have been clearly demonstrated by the household.</p>
Voluntary Changes- In-year reviews	<p>There is only one additional reason an in-year RGI rent recalculation can occur; when the RGI household’s total income decreased by at least twenty percent (20%) for the year. This is called a voluntary in-year review and it must be requested by the RGI household; the Housing Provider cannot require this voluntary in-year rent recalculation.</p> <p>This type of in-year rent review can only be completed once per year. To qualify for a recalculation, the household must provide documentation of a decrease of twenty percent (20%) or more in their total household income for the year. See <u>JOB AID Approximated Net Income (ANI)</u>.</p>

	<p>A household's RGI rent decrease cannot be reviewed a second time in between annual RGI reviews, even if there are extenuating circumstances.</p> <p>Households are not required to report employment or pension income changes during the year. In-year RGI rent calculations do not occur when household members' employment or pension income increases during the year.</p>																									
Effective Dates of RGI changes	<p>The notice requirements for changing a household's RGI are set out below.</p> <table><tr><th colspan="3">Annual Reviews</th></tr><tr><td>Increase or Decrease in Rent</td><td></td><td>Effective first day of the month following the review</td></tr><tr><td colspan="3">Housing providers should implement RGI changes resulting from the annual RGI review without delay.</td></tr><tr><th colspan="3">In-Year Reviews</th></tr><tr><td>Decrease in income of at least 20%</td><td rowspan="2"></td><td rowspan="2">Effective first day of the month following the in-year review</td></tr><tr><td>Increase in non-benefit income above limit</td></tr><tr><td>Permanent change in household composition</td><td rowspan="4"></td><td rowspan="4">Effective first day of the month following the change</td></tr><tr><td>Change in full-time student status</td></tr><tr><td>Change in receipt of OW or ODSP</td></tr><tr><td>Income Taxes re-assessed</td></tr><tr><td>Ineligibility for RGI assistance</td><td></td><td>Effective first day of the month following 90 days from the date of the notice</td></tr></table>	Annual Reviews			Increase or Decrease in Rent		Effective first day of the month following the review	Housing providers should implement RGI changes resulting from the annual RGI review without delay.			In-Year Reviews			Decrease in income of at least 20%		Effective first day of the month following the in-year review	Increase in non-benefit income above limit	Permanent change in household composition		Effective first day of the month following the change	Change in full-time student status	Change in receipt of OW or ODSP	Income Taxes re-assessed	Ineligibility for RGI assistance		Effective first day of the month following 90 days from the date of the notice
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Change in RGI Notices; Review Clause	<p>Household must be notified whenever there is a change in the amount of RGI payable. Housing Provider should send Notices immediately, but no later than 7 days from the date of the decision to change RGI.</p> <p>If the RGI increases, the increase takes effect on the first day of the month following:</p> <ul style="list-style-type: none">• the date of notice, if the increase is as a result of an annual RGI review• the date of change, if the increase is as a result of a change to the tenant or co-op member's household income or composition. <p>If the RGI decreases, the decrease takes effect on the first day of the month following:</p> <ul style="list-style-type: none">• the date of notice, if the decrease is as a result of an annual RGI review																									

	<ul style="list-style-type: none"> the date of change, if the decrease is as a result of a change to the tenant or co-op member's household income or composition. <p>All notices of RGI decisions must include information about how a household may request an Internal Review and/or a review with the Social Housing Review Panel.</p>
Retroactive Calculations-Overpaid Subsidy	<p>Section 56 of the HSA allows for repayment by households for RGI assistance improperly received.</p> <p>If a household member has paid less RGI than they should have, they may be required to repay the difference between what they paid and what they should have paid (overpaid subsidy or OPS). This results in a retroactive change to the RGI amount.</p> <p>Most changes in income do not have to be reported until the annual RGI Review, however, they can occur if the household member does not provide full or accurate information when they are required to do so.</p> <p>Overpaid subsidy will only occur if the mandatory changes were not reported within 30 days of the event. Retroactive changes are subject to the same rules as all in-year changes. The RGI household will need to either repay the entire amount owing or enter into a repayment schedule with the housing provider.</p>
Administrative Errors	<p>Overpaid subsidies resulting from an administrative error are not collected from the RGI household. This includes instances where a calculation error has occurred or if the household's paperwork is not processed in a timely manner. When the error is discovered, a new income review should be done without delay.</p>
Underpaid Subsidies	<p>As a best practice, housing providers should strive to have all documentation process within 30 days of receipt.</p> <p>If a household fails to report a decrease in income in a timely manner, there is no retroactive adjustment to the household's RGI. (i.e. there is no underpaid subsidy applied)</p>
RGI ineligibility	<p>The following summarizes the circumstances under which a household may cease to be eligible for RGI assistance based on the eligibility criteria.</p> <p>Households receiving RGI assistance would no longer qualify for RGI assistance in the following circumstances:</p> <ol style="list-style-type: none"> Household no longer meets an eligibility requirement if: <ul style="list-style-type: none"> It is subsequently determined that a household did not meet an initial eligibility criteria OR the household no longer meets an eligibility requirement Household did not pursue income <ul style="list-style-type: none"> Household does not pursue the income sources listed in the Pursuit of Income Policy.

<p>Failure to Provide Annual RGI information</p>	<ol style="list-style-type: none"> 3. Household does not provide annual RGI renewal documentation to determine on-going eligibility for RGI assistance 4. Household does not file an income tax return under the Income Tax Act (Canada) by the time of their next annual RGI review. 5. Household does not report changes to information or documents pertaining to RGI eligibility, changes to household composition or certain mandatory changes to income within 30 days. 6. Household does not divest themselves of an interest in residential property. 7. A household who pays the equivalent to market rent for a period of 24-months under RGI to Market Policy. 8. An Overhoused Household does not follow the process to move to an appropriately sized unit as outlined in Overhoused Policy. 9. A household is absent from the unit for a period greater than 120 days as outlined in the Absence from Unit Policy. 10. The household begins to receive a portable housing benefit. 11. The household's income and/or assets exceeds the amounts allowed as outlined in the Income and Asset Limits Policy. <p>Households who cease to be eligible for RGI assistance for any of the above reasons will have their housing subsidy withdrawn.</p> <p>Housing Providers must give the household written notice when the Household is no longer eligible for RGI. The notice must state the following:</p> <ul style="list-style-type: none"> ▪ The reason(s) the household is ineligible for RGI ▪ The household's rent will increase to market rent on the first day of the month, following 90 days from the date of the notice ▪ The household may request a review of the decision that they are ineligible for RGI <p>When a household ceases to be eligible for RGI assistance, they do not have to move from their current unit but can choose to remain and pay the market or maximum rent for the unit. If they decide to vacate the unit, proper notice must be given in accordance with their lease and applicable legislation.</p> <p>Households who have lost their RGI assistance, and wish to receive it again, must re-apply through ATH and meet all eligibility requirements before being placed on the centralized wait list for RGI assistance. They will receive an application date based on the date they submitted their new application to ATH.</p> <p>Households who fail to return their annual RGI review forms before the required</p>
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	<p>date are ineligible for RGI. Housing Providers must issue a Notice of RGI ineligibility, noting that rent will increase to the market rate on the first day of the month following 90 days from the date of the notice.</p> <p>Housing Providers may make additional requests for the information prior to serving the notice of ineligibility as outlined in the Eviction Prevention Policy. However, Housing Providers should not reasonably delay notice of RGI ineligibility if the documents are not returned.</p> <p>Housing Providers may reinstate the RGI eligibility if the annual RGI review forms are returned prior to the increase to the market rent.</p> <p>If forms are returned after the increase to the market rent charge, the Housing Provider may contact the Service Manager, if it is of the opinion there are extenuating circumstances which have been clearly demonstrated by the household.</p>
Job Aids	<p>The following Job Aids are sample letters to be provided to <u>rent-geared-to-income (RGI) applicants or tenants</u>, they should only be used if your RGI units are subject to the <i>Housing Services Act, 2011</i> (including units under Rent Supplement agreements).</p> <p>The legal requirements for notices are outlined in Section 53 of the HSA and section 61 of Ontario Regulation 367/11.</p> <p>All letters should be printed on the Housing Providers company letterhead. Enter the name of the tenant(s) in the appropriate areas and any other information required.</p> <p>The letter must be addressed to all household members who have signed the lease. Remember to include any dependent adults or 16/17-year old's if they are required to sign the lease.</p> <p>The resources below supporting this policy can be accessed through the Job Aid section on the Housing Provider website.</p> <p><u>Approximated Net Income (ANI)</u> <u>Overview of RGI Calculation Steps</u> <u>Prorated Rent Table</u> <u>Request to Pursue Income</u> <u>Request to Pursue Sponsorship Income</u> <u>RGI Resources - Tenant Responsibilities-Q and A</u> <u>RGI Review Calculation Worksheet</u> <u>Verifying Tax Based Net Income</u></p>
Compliance	<p>Decisions by Housing Providers regarding the calculation of RGI assistance are appealable to the Social Housing Review Panel.</p> <p>Accuracy of rent calculations will also be reviewed during Operational Reviews.</p>
References	<p><u>Housing Services Act, 2011</u> <u>Ontario Regulation 316/19</u></p>
Appendices	<p>Appendix I: Rent Scale Tables for Benefit Units</p>

Approval	Author Names: Brian Kreps and Kim Ryan Manager Name: Brian Kreps, Manager Social Housing Director Name: Michelle Baird, Director Housing Services Approval Date: September 2, 2021 Revised: May 5, 2023, January 22, 2025, and May 21, 2025
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Appendix I: Rent Scale Tables for Benefit Units

TABLE 1
ONTARIO WORKS RENT SCALE FOR A BENEFIT UNIT CONSISTING OF A RECIPIENT WITH NO SPOUSE BUT WITH ONE OR MORE OTHER DEPENDANTS

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

TABLE 2
ONTARIO WORKS RENT SCALE FOR A BENEFIT UNIT CONSISTING OF (A) A RECIPIENT WITH NO SPOUSE AND NO OTHER DEPENDANTS, (B) A RECIPIENT WITH A SPOUSE BUT NO OTHER DEPENDANTS OR (C) A RECIPIENT WITH A SPOUSE AND ONE OR MORE OTHER DEPENDANTS

Column 1 Benefit unit size (number of individuals)	Column 2 Rent attributable to benefit unit (monthly) Amount in dollars	Column 3 Non-benefit income limit (monthly) Amount in dollars
1	85	360
2	175	737
3	212	861
4	254	1,001
5	296	1,141
6	339	1,284
7	381	1,424
8	423	1,564
9	466	1,707
10	508	1,847
11	550	1,987
12 or more	593	2,131

TABLE 3
ONTARIO DISABILITY SUPPORT PROGRAM RENT SCALE

Column 1 Benefit unit size (number of individuals)	Column 2 Rent attributable to benefit unit (monthly) Amount in dollars	Column 3 Non-benefit income limit (monthly) Amount in dollars
1	109	440
2	199	817
3	236	941
4	278	1,081
5	321	1,224
6	363	1,364
7	405	1,504
8	448	1,647
9	490	1,787
10	532	1,927
11	575	2,071
12 or more	617	2,211

TABLE 4
STANDARD EXTRA CHARGES

Column 1 Item	Column 2 Service or Utility	Column 3 Hostel bed, bachelor or one-bedroom unit Amount in dollars	Column 4 Two-bedroom unit Amount in dollars	Column 5 Three-bedroom unit Amount in dollars	Column 6 Four or more-bedroom unit Amount in dollars
1.	Electricity, other than, (a) electricity provided for heating the unit, (b) electricity provided for heating the water supplied to the unit, (c) electricity provided as power for cooking facilities in the unit, or (d) electricity provided as power to operate a clothes dryer in the unit.	24	34	39	41
2.	Power for cooking facilities in the unit.	6	9	11	12
3.	Laundry facilities, other than coin-operated laundry facilities, in the housing project.	6	9	11	13
4.	Power to operate a clothes dryer in the unit.	6	9	11	13
5.	A washing machine, other than a coin-operated washing machine, in the unit.	2	2	2	2
6.	A clothes dryer, other than a coin-operated clothes dryer, in the unit.	2	2	2	2

TABLE 5
ALLOWANCES FOR WATER AND APPLIANCES

Column 1 Item	Column 2 Service or Utility	Column 3 Bachelor or one-bedroom unit Amount in dollars	Column 4 Two- bedroom unit Amount in dollars	Column 5 Three- bedroom unit Amount in dollars	Column 6 Four or more- bedroom unit Amount in dollars
1.	Oil used to operate a hot water heater, where the household does not pay a rental fee for the heater	28	34	39	47
2.	Oil used to operate a hot water heater, where the household pays a rental fee for the heater	34	41	46	56
3.	Gas used to operate a hot water heater, where the household does not pay a rental fee for the heater	15	21	26	32
4.	Gas used to operate a hot water heater, where the household pays a rental fee for the heater	29	40	47	54
5.	Electricity used to operate a hot water heater, where the household does not pay a rental fee for the heater	23	28	32	39
6.	Electricity used to operate a hot water heater, where the household pays a rental fee for the heater	28	34	38	46
7.	Water, other than hot water	8	15	18	20
8.	Refrigerator	2	2	2	2
9.	Stove	2	2	2	2

TABLE 6
HEAT ALLOWANCE — OIL

Column 1 Item	Column 2 Type of Unit	Column 3 Southern Ontario Amount in dollars	Column 4 Central Ontario Amount in dollars	Column 5 Northeastern Ontario Amount in dollars	Column 6 Northern Ontario Amount in dollars
1.	Apartment — Bachelor or one bedroom	49	55	56	67
2.	Apartment — Two bedrooms	51	57	58	72
3.	Apartment — Three or more bedrooms	64	69	73	90
4.	Row house	68	73	79	102
5.	Semi-detached house	92	97	107	135
6.	Single detached house	136	147	149	182

TABLE 7
HEAT ALLOWANCE — GAS

Column 1 Item	Column 2 Type of Unit	Column 3 Southern Ontario Amount in dollars	Column 4 Central Ontario Amount in dollars	Column 5 Northeastern Ontario Amount in dollars	Column 6 Northern Ontario Amount in dollars
1.	Apartment — Bachelor or one bedroom	21	31	32	40
2.	Apartment — Two bedrooms	24	32	33	43
3.	Apartment — Three or more bedrooms	25	35	39	49
4.	Row house	28	37	42	56
5.	Semi-detached house	39	49	56	76
6.	Single detached house	56	74	79	100

TABLE 8
HEAT ALLOWANCE — ELECTRICITY

Column 1 Item	Column 2 Type of Unit	Column 3 Southern Ontario Amount in dollars	Column 4 Central Ontario Amount in dollars	Column 5 Northeastern Ontario Amount in dollars	Column 6 Northern Ontario Amount in dollars
1.	Apartment — Bachelor or one bedroom	40	45	46	55
2.	Apartment — Two bedrooms	42	47	48	59
3.	Apartment — Three or more bedrooms	53	57	60	74
4.	Row house	56	60	65	84
5.	Semi-detached house	76	80	88	111
6.	Single detached house	112	121	123	150