

Communiqué

Issue 2025-11

August 11, 2025

The Requirements, Recommendations and Guidelines in this Communiqué are applicable to the social housing providers administered by the City of Hamilton.

<input checked="" type="checkbox"/>	All Providers Under <i>Housing Services Act, 2011</i>
<input checked="" type="checkbox"/>	Not for Profit Providers Under <i>Housing Services Act, 2011</i>
<input checked="" type="checkbox"/>	Co-Operative Providers Under <i>Housing Services Act, 2011</i>
<input checked="" type="checkbox"/>	Providers in receipt of Rent Supplements
<input checked="" type="checkbox"/>	Access to Housing
<input checked="" type="checkbox"/>	Requirement
<input type="checkbox"/>	Recommendation
<input checked="" type="checkbox"/>	Guidelines
<input type="checkbox"/>	For Information Purposes Only

SUBJECT: Treatment of Canada Disability Benefit Payments under Rent-Geared-to-Income Assistance

BACKGROUND:

The purpose of this Communiqué is to provide clarification and guidance to Housing Providers, per the Service Manager's authority, on the treatment of the Canada Disability Benefit (CDB) Payments under rent-geared-to-income (RGI) assistance rules and help prevent geared-to-income rent increases and/or loss of eligibility that could result from receipt of the CDB.

The CDB is a new federal income-tested benefit which offers up to \$200 each month (\$2400 per annum) for people with disabilities who are between 18 and 64 years old. At this time, the federal government has not exempted the CDB from taxation under the *Income Tax Act* (Ontario continues to call on the federal government to amend its *Income Tax Act* to exclude the CDB from taxation). Which means the **CDB payments are included in RGI assistance income determinations until and if the *Income Tax Act* is amended.**

The Ministry of Municipal Affairs and Housing has directed Service Managers and Housing Providers to use the **most appropriate mitigation strategy or combination of strategies to ensure households do not experience negative impacts resulting from the receipt of the CDB.**

Impact of CDB Payments on Adjusted Family Net Income (AFNI)

In general, household income and rent calculation is based on a household's previous year's tax data. This means that increases to household income resulting from CDB Payments would generally not impact RGI eligibility or geared-to-income rent until tax data for 2025 is used for annual reviews and eligibility determinations (typically as of July 1, 2026) [Section 32.4\(2\), O. Reg. 367/11](#)

However, there are situations where a designated Housing Provider could project a household's income for the upcoming year rather than use tax data from the previous year, and in those situations, CDB payments could be considered income (unless and until the Income Tax Act is amended).

Situations in which households could face rent increases as a result of receiving the CDB may include, for example:

1. When an RGI household has an initial calculation of their geared-to-income rent, an annual review of rent payable, or an in-year review of rent payable, and the Housing Provider uses the household's projected income for the upcoming year as the basis for rent calculation.
2. When an RGI household is also a recipient of Ontario Works (OW) or the Ontario Disability Support Program (ODSP) and has an in-year review of rent payable because they have exceeded the non-benefit income limit.

As you are aware, there are certain mandatory reporting requirements for in-year reviews, however, should CDB negatively affect tenants or members please connect with your assigned Housing Officer to discuss if an extenuating circumstance exists. Furthermore, should CDB negatively impact an ATH or Housing Allowance applicant, please contact the Supervisor of Housing Access and Supports.

If you have any questions, please contact your Housing Officer:

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