Subject: **Document Standards Policy**

<table>
<thead>
<tr>
<th>Applicable to:</th>
<th>The policy and procedures contained in this document apply to:</th>
</tr>
</thead>
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<tr>
<td>☒ Co-operatives</td>
<td>☒ Local Housing Corporation</td>
</tr>
<tr>
<td>☒ Federal Non-Profit</td>
<td>☒ Landlords with Rent Supplement Agreements – Incl. OCHAP &amp; Commercial Rent</td>
</tr>
<tr>
<td>☒ Municipal &amp; Private Non-Profit</td>
<td>☒ Access to Housing (ATH)</td>
</tr>
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</table>

**Policy Statement**

The *Housing Services Act, 2011* (HSA) requires the City of Hamilton, as Service Manager, to establish and administer policies, local rules and procedures for social housing in Hamilton.

This includes establishing acceptable documentation for verifying eligibility for rent-geared-to-income (RGI) assistance including rent supplement, or housing allowance at the time of:

- Initial application;
- Annual Review; and
- Within 30 days of the following:
  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-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
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.

### Definitions

Refer to this [Glossary of Terms](#) for many of the terms and acronyms commonly used in social housing and the Rent Supplement Program.

### TERMS AND CONDITIONS

Housing Provider and Housing Services Division Rent Supplement Program staff must use these document standards to:

- 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

ATH staff must use these document standards to determine and verify applicant eligibility for the centralized waiting list.

### Eligibility for the Centralized waiting list-

**Access to Housing Application**

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.

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.

Acceptable documents to verify **age and Canadian citizenship** include:

- 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
| Verification of Permanent Residency | application for Canadian Citizenship or application for replacement of a Citizenship Card;  
| | • 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:  
| | • Record of Landing;  
| | • Birth Certificate;  
| | • Statement of Live Birth  
|  
Acceptable documents to verify permanent residency include:  
| | • 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:  
| | • 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:  
| | • 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  
|  
Acceptable documents to verify refugee claimant status include:  
| | • 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));  

Verification of Status as Refugee Claimant
• If the refugee claim was denied by (IRB), written notice from the Federal Court of Canada that the person has applied for leave from judicial review or that the decision is currently under review

**NOTE:** When a household accepts a subsidized housing unit or a rent supplement or housing allowance, the Housing Provider/Rent Supplement Clerk will request current verification of status in Canada for each member of the household.

| **Tax Based Net Income** | RGI assistance is calculated based on the Adjusted Family Net Income (AFNI) of the family unit or benefit unit in a household. AFNI is the total annual net income of each adult member of a household or benefit unit required to file income taxes divided by 12 months (excluding the income of full-time students).

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.

Line 23600 shall be verified using either of the following documents issued by CRA:
- Proof of Income Statement (Option Print 'C' from My CRA Account) or
- Notice of Assessment (NOA)

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.

The tax year used to determine an individual's Net Income is different depending on when the initial calculation or annual RGI review is conducted.
- 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.

| **Approximated Net Income (ANI) or “Best Estimate”** | If the tax-based net income does not accurately reflect the average amount of income expected to be received by the household member |
When to use the Approximated Net Income

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

<table>
<thead>
<tr>
<th>Income Source</th>
<th>Required Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employment income</strong>, including</td>
<td>➢ pay stubs for the most recent 4 weeks, or any amount at the discretion of the housing</td>
</tr>
<tr>
<td>wages, salaries, commissions,</td>
<td>➢ 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 Record of Employment or Letter of Termination</td>
</tr>
<tr>
<td>bonuses, tips, gratuities, vacation</td>
<td>➢ if self-employed less than one year, a financial statement for the last 3 months. This statement does not have to be audited.</td>
</tr>
<tr>
<td>pay and remuneration as an independent contractor.</td>
<td>➢ if self-employed less than one year, a financial statement for the last 3 months. This statement does not have to be audited.</td>
</tr>
<tr>
<td><strong>Self-employment income</strong> (business,</td>
<td>➢ if self-employed less than one year, a financial statement for the last 3 months. This statement does not have to be audited.</td>
</tr>
<tr>
<td>professional, commission, farming,</td>
<td>➢ if self-employed less than one year, a financial statement for the last 3 months. This statement does not have to be audited.</td>
</tr>
<tr>
<td>fishing, partnerships) can include:</td>
<td>➢ if self-employed less than one year, a financial statement for the last 3 months. This statement does not have to be audited.</td>
</tr>
<tr>
<td>• freelance workers/</td>
<td>➢ if self-employed less than one year, a financial statement for the last 3 months. This statement does not have to be audited.</td>
</tr>
<tr>
<td>independent contractors</td>
<td>➢ if self-employed less than one year, a financial statement for the last 3 months. This statement does not have to be audited.</td>
</tr>
<tr>
<td></td>
<td>➢ if self-employed less than one year, a financial statement for the last 3 months. This statement does not have to be audited.</td>
</tr>
</tbody>
</table>
| Sole proprietor of a business | 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. |
|-----------------------------|--------------------------------------------------------------------------------------------------|
Workplace Safety and Insurance Board (WSIB) benefits for loss of earnings  
Wage-loss replacement plan benefits or payments under a private or workplace insurance plan for sick leave, short-term disability or maternity leave.  
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)  
Registered Retirement Income Fund (RRIF) and Registered |
| taxi                        | a benefit statement printout from household member’s EI web account showing the gross weekly amount  
letter confirming payment ending  
a benefit statement printout from household member’s WSIB account  
a letter from WSIB that includes a loss of earnings amount  
a letter from the income source (agency or employer) which details gross income received  
letter confirming payment ending  
an official proof of payment report or  
T4 or letter from Service Canada stating gross income from OAS/GIS and CPP  
letter from the pension manager stating the |
| Retirement Savings Plan (RRSP) | amount of the payment, or  
|  | • most recent statement from pension manager  
|  | • T4RSP slips  
| Private pensions, foreign pensions and superannuation | • 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)) | • letter or most recent statement from fund manager or agency issuing pension  
| Net rental income | • 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) | • letter or most recent statement from Veterans Affairs Canada  
| Spousal support payments received (excluding child support payments) | • 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:  
|  | • they do not live with the sponsor, and  
|  | • the agreement is still in effect, and | • statement from Citizenship and Immigration Canada  
|  | • a Declaration of Sponsorship form to confirm the details of the sponsorship, including the amount of the monthly
- 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

<table>
<thead>
<tr>
<th>Contribution to the sponsored household member(s).</th>
</tr>
</thead>
</table>

**Insurance Benefits**

- most recent payment stub; or
- letter from the insurance company indicating the monthly payment amount
- letter confirming payment ending

**Note:** Bank books/statements are no longer an acceptable verification of income, even when used in combination with T-slips

### Verification of Assets

In addition to above, all households are required to submit proof of all of their assets as follows:

<table>
<thead>
<tr>
<th>Asset Source</th>
<th>Required Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bank Accounts</td>
<td>a current passbook or monthly bank account statement showing the;</td>
</tr>
<tr>
<td></td>
<td>o account number</td>
</tr>
<tr>
<td></td>
<td>o name and address of the bank or credit union,</td>
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<tr>
<td></td>
<td>o the total interest earned in the past year or the average monthly interest earned.</td>
</tr>
<tr>
<td></td>
<td>Letter from the bank or credit union showing the amount of interest earned annually</td>
</tr>
<tr>
<td>Guaranteed Income Certificates (GIC's), RRIF's,</td>
<td>T3, T4RIF, or T5 slips issued by a bank or credit union, or</td>
</tr>
<tr>
<td>RRSP, RESP and RDSP, term deposits, bonds, annuities, debentures</td>
<td>most recent account statements, or</td>
</tr>
<tr>
<td></td>
<td>a letter from the brokerage or financial institution with the interest earned in the past year</td>
</tr>
</tbody>
</table>
| Shares, stocks, equities, mutual funds | ➢ 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 | ➢ 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) | ➢ 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>
<thead>
<tr>
<th>Proof of Business Assets</th>
<th>Required Documentation</th>
</tr>
</thead>
</table>
| ➢ audited annual statement of revenue and expenses  
➢ households may also be required to provide proof of business assets and expenses |

**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.
### Benefit Unit Status - Social Assistance

<table>
<thead>
<tr>
<th>Assistance Type</th>
<th>Required Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ontario Works (OW)</td>
<td>➢ Proof of benefit unit size on a statement of assistance (income) and drug card from OW or ODSP</td>
</tr>
<tr>
<td>Ontario Disability Support Program (ODSP)</td>
<td>➢ a form or letter from the OW or ODSP case manager to verify household composition is acceptable</td>
</tr>
<tr>
<td></td>
<td>➢ Recent Notice of ineligibility for OW or ODSP</td>
</tr>
</tbody>
</table>

### Verification of School Attendance

All children in Ontario are legally required under the *Education Act* to attend school or be home school until they graduate or turn 18, whichever comes first. If the household includes any member aged 18 or over who is in **full-time attendance** at school, the household must submit verification of their student status.

The definition for full-time attendance includes students that are:
- 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

Students must attend and show proof of attendance at recognized educational institutions which includes:
- Primary and secondary schools under the Education Act (including private schools and home schooling)
- Colleges and universities
- Private career colleges

<table>
<thead>
<tr>
<th>Attendance type</th>
<th>Required Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td>For secondary school</td>
<td>➢ a letter from the principal or registrar, or</td>
</tr>
<tr>
<td></td>
<td>➢ a certified timetable</td>
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<tr>
<td></td>
<td>➢ a copy of the most recent report card (<em>grades and teachers' comments can be blacked out</em>)</td>
</tr>
<tr>
<td>For post-secondary institutions</td>
<td>➢ a document from a funding agency that outlines the</td>
</tr>
</tbody>
</table>
### Additional Bedroom Verification

For specific additional bedroom criteria see the [Occupancy Standards Policy](#).

Documentation verifying the circumstances that require an additional bedroom must be kept on the applicant or tenant/member’s file.

<table>
<thead>
<tr>
<th>Additional Bedroom</th>
<th>Required Documentation</th>
</tr>
</thead>
</table>
| **Nature of disability or serious condition** | ➢ written verification from a doctor describing the nature of the disability or serious medical condition, and clearly specifying why an extra room is needed is required;  
➢ required medical equipment – written verification required (e.g. a doctor’s note describing the equipment required by the applicant and clearly specifying why an extra room is needed) |
| **Verification of child custody or visitation** | ➢ Court Order 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, or  
➢ other applicable documentation |
| **Verification of caregiver situation** | ➢ documentation which details the care giver needs required along with the additional bedroom request and verification of the caregiver’s accommodations |

### Legislation

Legislation allows requests to substantiate medical situations to verify eligibility for
### Medical Condition
- an additional bedroom (e.g. pregnancy)
- Urgent Priority Status
- Special Needs
- Modified or Accessible Unit

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.

### Verification of Priority Status
For specific criteria for each priority status on the centralized waiting list see RGI Eligibility – Priority Status Policy

<table>
<thead>
<tr>
<th>Priority Status</th>
<th>Required Documentation</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Special Priority</strong></td>
<td>➢ Signed, completed Special Priority Verification form</td>
</tr>
<tr>
<td><strong>Urgent Priority</strong></td>
<td>➢ Signed, completed Urgent Status Verification Declaration form or ➢ Signed, completed Verification of Urgent Status, Terminally Ill form</td>
</tr>
<tr>
<td><strong>Homeless Priority</strong></td>
<td>➢ Signed and completed Request for Homeless Status form</td>
</tr>
<tr>
<td><strong>Newcomer Priority</strong></td>
<td>➢ 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>

### Verification for Special Needs Housing
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:
- 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
| **Annual Eligibility Reviews for Access to Housing** | 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. |
| **Annual Eligibility Reviews for Rent Supplement Program** | 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. |
| **Annual RGI Reviews** | 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. |
| **RESPONSIBILITIES** | 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. 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. 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. |
| **COMPLIANCE** | 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. 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. **Extenuating circumstances** are unforeseen circumstances which: a) are out of the control of the household |
| References | Housing Services Act, 2011  
|           | Ontario Regulation 316/19 |
| History   | The Documents Standards Policy was developed in consultation with City staff and Access to Housing staff.  
|           | Revisions were completed to support RGI simplification and in accordance with Ontario Regulation 316/19, in-force effective July 1, 2020. |
| Approval  | Authors: Tammy Morasse, Senior Policy Analyst  
|           | Kirstin Maxwell, Program and Policy Specialist  
|           | Kim Ryan, Senior Housing Administration Officer  
|           | Manager: Brian Kreps, Manager of Social Housing  
|           | Director: Edward John, Director Housing Services  
|           | Original Approval Date: 2016-11-07  
|           | Revision Date: 2021-10-07 |