

This document has important information about your rent-geared-to-income subsidy (RGI Subsidy). It is important you **read** and **understand** this information when completing your RGI Subsidy Form. If you have questions, please discuss them with your Housing Provider.

**These rules determine if you are eligible for a RGI subsidy. If you do not follow these rules, you may lose your RGI subsidy. If you lose your RGI subsidy you will pay market rent for your unit.**

### REPORTING CHANGES TO INCOME

If your income changes, you must tell your Housing Provider within **30 days**. Some examples of income changes include:

- A new job
- A raise in pay or increased hours of work
- Employment bonuses
- A new pension (e.g. starting to receive Old Age Security when you turn 65)
- Changes in financial assistance (e.g. switch from Ontario Works to Ontario Disability Support Program; switch from Ontario Disability Support Program to Old Age Security)

If your income change is less than \$30 per month you do not have to report it immediately. For example:

- A senior does not have to report regular increases to Canada Pension or Old Age Security payments until their annual subsidy renewal

### REPORTING CHANGES IN HOUSEHOLD COMPOSITION

If someone moves in or out of your unit, you must tell your Housing Provider within **30 days**. For example:

- Someone moves out of your unit
- You want someone to move into your unit
- You have a baby
- The citizenship status of anyone in your household changes

### REPORTING CHANGES TO ASSETS

York Region has an asset limit to be eligible for a rent subsidy. You must declare your assets and provide verification during your annual subsidy review. Some assets do not count toward the limit, including RRSPs, RESPs and RDSPs. Ask your Housing Provider for information on included and excluded assets.

#### **Housed after Oct 1, 2018:**

You are not eligible for an RGI subsidy in York Region if the total value of your household's assets is more than \$75,000. If your total assets increase above \$75,000, you are required to tell your Housing Provider during your next annual subsidy review, and you will start to pay market rent for your unit. Your subsidy can be reinstated if your situation changes within 12 months.

#### **Housed before Oct 1, 2018**

You are not eligible for an RGI subsidy in York Region if the total value of your household's assets is more than \$150,000. If your total assets increase above \$150,000, you are required to tell your Housing Provider during your next annual subsidy review, and you will start to pay market rent for your unit.

### BEING AWAY FROM YOUR UNIT

If you and all the people in your unit leave for 90 days in a row, you may lose your RGI subsidy. If you think you need to be away for more than 90 days you should talk to your Housing Provider about options before you leave.

### PURSUIT OF INCOME

You may be eligible for some types of income. Depending on your circumstances, you may have to pursue one or more of the following:

- Financial assistance from Ontario Works
- Spousal or child support payments
- Unemployment benefits from Employment Insurance
- Government pensions or supplement (Old Age Security or Canada Pension Plan)
- Benefits for seniors from Ontario's Guaranteed Annual Income System (GAINS)
- Supports or maintenance promised under your immigration sponsorship agreement

If you think you might be able to get money from the income sources listed, you should speak to your Housing Provider as soon as possible. Your Housing Provider will help you understand your requirement to pursue income.

### OWNING RESIDENTIAL PROPERTY

You cannot own a residential property (on your own or as a partial owner) in Canada or another country while receiving RGI subsidy. Some examples of a residential property are:

- A home
- A condo or home you rent out
- A winterized cottage

If you own residential property, you must sell your property within 180 days after you start receiving a RGI subsidy or after you gained legal interest in the property, whichever is later.

If extenuating circumstances have prevented you from selling your property, you may ask your Housing Provider for an extension.

### HAVING MORE BEDROOMS THEN YOU NEED (OVERHOUSED)

The Region has rules that say how many bedrooms you are eligible for based on the number of people that live in your unit. If you have more bedrooms than you need, you are overhoused. If you are overhoused, you have to transfer to a smaller unit within your housing community.

Your Housing Provider will send you a Notice of Decision letting you know you are overhoused. You will be added to the internal transfer list for the right sized unit. Your Housing Provider will offer you the right sized unit when one is vacant. After one year, if you refuse to move to the right size unit, it will be counted as a refusal. If you refuse the right sized unit three times, you will lose your RGI subsidy.

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### **REQUESTING A DECISION REVIEW**

Your Housing Provider makes decisions that affect your RGI subsidy. These decisions include:

- If you are eligible for a RGI subsidy
- Your RGI subsidy amount
- What unit size and type you are eligible for, including if you are eligible for an accessible unit

If you disagree with your Housing Provider's decision, you can ask the Region to review the decision. You must submit your request for a review to your Housing Provider within 15 calendar days of the date on your Housing Provider's decision letter. Your request must explain why you think the decision should be changed. Make sure you attach any documents or other information that supports your request.

### **FOR MORE INFORMATION**

If you would like more information, please look at the Region's website site at [york.ca/housing](http://york.ca/housing) or contact your Housing Provider.

**INSTRUCTIONS**

This form is used to determine rent-geared-to-income (RGI) eligibility. You must complete this form:

- ✓ When offered a RGI unit
- ✓ Once a year at time of RGI subsidy renewal
- ✓ At any time there are changes to your household’s income and/or the number of people living with you

**Step 1:** Complete this form in full. Do not skip any sections.

**Step 2:** Ensure that all household members **who are 16 years of age or older:**

- ✓ Provide copies of their birth certificate, permanent residency documents or refugee claim documents if not already on file
- ✓ Provide copies of their most recent income tax return and notice of assessment or alternate income verification such as pay stubs, a statement of benefits from Ontario Works/Ontario Disability Support Program or pension statement.
- ✓ Provide copies of all required verification documents (see **Appendix A – Income and Asset Information**)
- ✓ Sign this form

Housing provider name

**SECTION 1 – HOUSEHOLD INFORMATION**

Name of primary household member (first name, last name)

Number of bedrooms in your unit      Bachelor      One      Two      Three      Four

Street number      Street address

Apartment number      City/Town      Postal code

Primary Phone number      Email

**WHO LIVES IN THE UNIT**

Name of household member (first name, last name)	Relationship to you	Sex (M/F)	Date of birth (mm/dd/yy)
	Self		





**SECTION 4 – RELEASE, CONSENT AND DECLARATION**

Please read the following carefully before signing:

- A. I agree that York Region may collect, use, and share personal information provided by me for the purpose of:
  - I. determining if I am eligible to receive housing benefits offered by York Region or housing benefits offered by York Region on behalf of a government agency or ministry; and/or
  - II. evaluating the quality of housing services offered by York Region or offered by York Region on behalf of a government agency or ministry to determine if the services can be improved.
- B. I understand that my personal information can be shared, in accordance with law, for the purpose of determining my eligibility for benefits under the Ontario Works Act, 1997, the Ontario Disability Support Program Act, 1997 and the Child Care and Early Years Act, 2014 as applicable, within York Region’s Community and Health Services Department and government agencies/ministries responsible for overseeing programs under these laws.
- C. I agree that my information can be shared, in accordance with law, to a provincial or federal government agency or ministry, as applicable, that administers, enforces or conducts research relating to the Taxation Act, 2007, the Income Tax Act, 1990 the Income Tax Act (Canada), 1985, or the Immigration and Refugee Protection Act (Canada), 2001.
- D. I understand that the laws that permit York Region to collect and share my personal information include the Municipal Freedom of Information and Protection of Privacy Act, 1990, the Municipal Act, 2001, the Housing Services Act, 2011, and the Ontario Works Act, 1997.
- E. I understand that if I have any questions about York Region’s collection and sharing of my personal information I can speak to the following person to get answers  
The Regional Municipality of York  
17250 Yonge Street  
Newmarket, ON  
1-877-464-9675 ext. 72062  
Program Manager, Housing Programs
- F. I have been provided a copy of and understand the rules of Rent-Geared-to Income (RGI) Subsidy.
- G. I know that the information I have provided on this form will be used by York Region to determine if I am eligible to receive housing benefits.
- H. I confirm that all of the information on this form is true and that I have not left any important information out.
- I. I understand, and agree, that if York Region determines that the information on this form is not true York Region can stop my benefits and services and can make me pay York Region back.
- J. The Region will from time to time, audit tenant files to check the accuracy of the information included in this form.

**Signatures of household members 16 years of age or over:**

Household member (last, first name)      Signature

Date (mm/dd/yy)

**APPENDIX A – INCOME AND ASSET INFORMATION**

Income Examples	Examples of Documents/Proof Required
<p><b>Work/benefits/education</b></p> <ul style="list-style-type: none"> <li>• Full-time, part-time, casual, seasonal</li> <li>• Self-employed</li> <li>• Disability pay, sickness pay, long term income protection plan, Employment Insurance, etc.</li> <li>• Commissions, overtime pay, vacation pay, bonuses, etc.</li> <li>• Support payments received</li> <li>• Maternity leave top-up by employer</li> <li>• Full/part-time student</li> </ul>	<p><b>Employment</b></p> <ul style="list-style-type: none"> <li>• Employer’s letter (with company information, pay period and gross pay amount, including commission or bonuses), and/or</li> <li>• Pay stubs for eight consecutive weeks</li> </ul> <p><b>Self-employment</b></p> <ul style="list-style-type: none"> <li>• Signed affidavit and or financial statements (if within first year of self-employment), and/or</li> <li>• Statement of Business or Professional Activities as part of personal income tax return</li> </ul> <p><b>Student</b></p> <ul style="list-style-type: none"> <li>• If applicable, copy of OSAP (Ontario Student Assistance Program) assessment sheet, or</li> <li>• If no OSAP applies, letter from school confirming enrolment</li> </ul>
<p><b>Pension</b></p> <ul style="list-style-type: none"> <li>• Old Age Security (OAS)</li> <li>• Guaranteed Annual Income System (GAINS) / Guaranteed Income Supplement (GIS)</li> <li>• Canada/Provincial Pension Plan - (CPP), (QPP)</li> <li>• Government pensions from other countries</li> <li>• Company pensions, private pensions, etc.</li> <li>• Civilian war pensions</li> <li>• Public service pensions</li> </ul>	<ul style="list-style-type: none"> <li>• Cheque stubs or copy of cheque</li> <li>• Direct bank deposit – three months of monthly bank statements</li> <li>• Statement from Employment and Social Development Canada (ESDC)</li> </ul>
<p><b>Allowance</b></p> <ul style="list-style-type: none"> <li>• Workers Safety Insurance Board (WSIB) payments</li> <li>• Ontario Works (OW)</li> <li>• Ontario Disability Support Plan (ODSP)</li> <li>• Military or Militia or Civil Defence allowance</li> <li>• Immigration allowance</li> <li>• War Veteran’s allowances</li> <li>• Training allowances</li> <li>• Payments from Children’s Aid Society</li> </ul>	<ul style="list-style-type: none"> <li>• Cheque stubs or copy of cheque (WSIB)</li> <li>• Direct bank deposit – three months of monthly bank statements</li> <li>• Letter from government agency</li> <li>• Copy of assessment form and confirmation of other earnings</li> <li>• Copy of statement of assistance (for OW and ODSP)</li> <li>• Canada Child Tax Benefit statement</li> </ul>

Some of the assets listed below are not counted toward the asset limit, but you must declare all assets.

Asset/ Investment Examples	Examples of Documents/Proof Required
<b>Bank accounts</b> <b>Examples:</b> <ul style="list-style-type: none"> <li>• Savings accounts and chequing accounts</li> <li>• Tax-Free Savings Accounts (cash)</li> <li>• Overseas or foreign accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Current bank statement showing the account balance for all accounts</li> <li>• Current passbook entry showing the account balance for all accounts</li> </ul>
<b>Investments</b> <b>Examples:</b> <ul style="list-style-type: none"> <li>• Stocks and bonds</li> <li>• Term deposits</li> <li>• Guaranteed Investment Certificates</li> <li>• Mutual funds</li> <li>• Includes overseas or foreign investments</li> <li>• Tax-Free Savings Accounts (investments)</li> </ul>	<ul style="list-style-type: none"> <li>• Current statement from bank/financial institution showing the amount of the investment</li> <li>• Copy of a stock certificate</li> </ul>
<b>Real estate equity</b> (The value of the property as determined by the current MPAC assessment, minus the amount of any mortgage(s) owing and any balance owed on loans/lines of credit secured against the property) <ul style="list-style-type: none"> <li>• Includes residential and non-residential properties</li> <li>• Includes property in Canada and in other countries</li> </ul>	<ul style="list-style-type: none"> <li>• Current MPAC assessment or appraisal</li> <li>• Current mortgage statement</li> <li>• Home Equity Line of Credit (HELOC) statement</li> </ul>
<b>Registered accounts/investments</b> <ul style="list-style-type: none"> <li>• Registered Disability Savings Plan (RDSP)</li> <li>• Registered Retirement Savings Plan (RRSP)</li> <li>• Registered Retirement Income Fund (RRIF)</li> <li>• Locked-in Retirement Account (LIRA)</li> <li>• Locked-in Income Fund (LIF)</li> <li>• Registered Education Savings Plan (RESP)</li> </ul>	<ul style="list-style-type: none"> <li>• Current bank statement showing value of the account, ownership and beneficiary</li> </ul>
<b>Life insurance</b>	Insurance policy that states the cash surrender value
<b>Prepaid funeral</b>	Contract with insurance company or service provider
<b>Business assets</b> <ul style="list-style-type: none"> <li>• Business bank accounts</li> <li>• Business property</li> <li>• Business vehicle</li> </ul>	<ul style="list-style-type: none"> <li>• Documentation depends on type of asset</li> </ul>
<b>Trust funds</b> <b>Examples:</b> <ul style="list-style-type: none"> <li>• Personal Trusts</li> <li>• Family Trusts</li> <li>• Spousal Trusts</li> </ul>	<ul style="list-style-type: none"> <li>• Will</li> <li>• Insurance documents</li> <li>• Trust fund documents</li> <li>• Trust account bank statement showing the amount and beneficiary</li> </ul>

This document is available with communications supports upon request.