

# REGIONAL RENT ASSISTANCE PROGRAM GUIDE

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# 1. INTRODUCTION TO THE REGIONAL RENT ASSISTANCE PROGRAM GUIDE

## **Rent Assistance is a Regionally-designed and funded program**

York Regional Council approved funding for the Rent Assistance Program (the Program) to increase affordability for low-income households in buildings constructed under affordable housing development initiatives. The Program was designed to be easy to understand and cost-effective to administer.

While some aspects of the Program may be similar to the Rent-Geared-to-Income (RGI) program prescribed in the *Housing Services Act, 2011* (HSA) this is not an RGI program and the HSA rules do not apply.

## **The Rent Assistance Agreement sets out the framework for the Program**

The Region and the Housing Provider execute a Rent Assistance Agreement that provides the authority and framework for the Program. This Guide provides details regarding administration of the Program. To participate in the Rent Assistance Program, Housing Providers must meet their obligations under their Contribution Agreements and the Region's Municipal Housing Facilities By-law. Housing Providers must also ensure that they meet the eligibility requirements for the social housing exemptions provided in the *Residential Tenancies Act, 2006* (RTA).

## **The Region will pay a subsidy to increase housing affordability**

Tenants participating in the Program are responsible for the full Market Rent for their units. However, as long as a tenant continues to be eligible, the Region will pay a subsidy to the Housing Provider to reduce the tenant's contribution to the rent. The subsidy is based on the Rent Benefit calculation explained in this Guide. The Region pays the subsidy to the Housing Provider and the tenant pays the difference between the Market Rent for the unit and the Rent Benefit. If the Rent Benefit is terminated, the tenant must pay the full Market Rent.

## **The Program is based on Income Tax Returns and Ontario Works (OW)/Ontario Disability Support Program (ODSP) Maximum Shelter Allowances**

Under the Program, the Rent Benefit is calculated once a year based on the income reported on line 150 of the Income Tax Return for each adult in the household over the age of 18 and/or the Maximum Shelter Allowance for adults receiving OW or ODSP. Allowances are provided for tenant paid utility costs and, in some cases, for tenant insurance if the tenant provides proof of coverage.

## **This Guide provides direction for calculating a Rent Benefit**

The Guide does not capture every scenario or situation that may arise. Housing Providers needing further guidance or clarification should contact their Program Coordinator for assistance.

## 2. DEFINITIONS

**Affordable Housing Program (AHP):** A program designed and funded by Canada Mortgage and Housing Corporation (CMHC) and the Province of Ontario to increase the supply of affordable housing

**Adult Child:** An individual 18 to 24 years of age who lives with their parent(s)

**Benefit Unit:** The term used to describe a household, or a part of a household, that receives a payment from Ontario Works or the Ontario Disability Support Program

**Gross Income:** All income reported on line 150 of the Income Tax Benefit Return form or Ontario Works and Ontario Disability Support Program Maximum Shelter Allowance for each member residing in the household over the age of 18

**Household:** Everyone who lives in the rental unit

**Housing Access Unit:** The Housing Access Unit is part of the Region's Housing Services Branch. It manages and maintains the Region's subsidized housing wait list for all Regionally-funded subsidized units. In order to be eligible for Rent Assistance households must be eligible to be on the subsidized housing wait list.

**Housing Provider:** The organization that manages and/or owns the housing development

**In-situ Priority:** A household paying Market Rent may be eligible for In-situ Priority on the internal Rent Benefit wait list for the building, if they have experienced a long-term, significant loss of income that results in more than 50% of their income being required to pay the Market Rent. The Region determines eligibility for In-situ Priority

**Internal Wait List:** A wait list maintained by the Housing Provider for internal moves from one unit to another

**Market Rent:** The rent charged to Market Rent tenants in similar sized units

**Minimum Rent Contribution:** The minimum monthly Tenant Contribution a household receiving Rent Assistance must pay, prior to applying any utility or insurance allowance, if applicable

**Rent Benefit:** A housing subsidy paid by the Region directly to the Housing Provider to bridge the gap between the monthly Market Rent charged for the unit and the Tenant Contribution based on their gross household income

**Rental Unit:** The unit occupied by the household as specified in the lease/tenancy agreement and in the Regional Rent Assistance Program Household Acknowledgement

**Residential Property:** Any property, suitable for year-round occupancy in any country, including principal and secondary residences

**Special Priority Status:** A provincially-mandated program that ranks survivors of domestic violence ahead of all other applicants on the Region's subsidized housing wait list. Special Priority Status is determined by the Housing Access Unit at the time of application for a rent subsidy. Each Housing Provider's Rent Assistance Agreement will specify how/if Special Priority ranking applies to their Rent Assistance wait list.

**Tenant Contribution:** The monthly amount paid by Rent Assistance households to the Housing Provider based on their gross household income calculated each year or Maximum Shelter Allowance for Ontario Works and Ontario Disability Support Program recipients

## 3. PARTICIPATION IN THE REGIONAL RENT ASSISTANCE PROGRAM

### 3.1 Rent Assistance Agreement

To participate in the Program a Housing Provider must sign and implement a Regional Rent Assistance Agreement with the Region.

The Regional Rent Assistance Agreement establishes the framework for the Program and requires the Housing Provider to comply with the most recent version of this Program Guide. The Agreement outlines:

1. The number of units the Region will fund
2. The number of Rent Benefits dedicated to any targeted client groups the Housing Provider is required to serve
3. Roles and responsibilities of the Region and the Housing Provider
4. Rules relating to Market Rent and annual increases
5. Remedies and termination provisions

### 3.2 Referral Agreements/Head Leases

Housing Providers working with an agency to provide supports to tenants must have an executed Referral Agreement or Head Lease in place. A copy of that referral agreement or Head Lease and any revisions to the agreement must be forwarded to the Region as it may have an impact on the Rent Assistance program and subsidized housing wait list requirements.

### 3.3 Program Instructions

From time to time, the Region issues Program Instructions to Housing Providers to help them understand program responsibilities and to communicate program and policy updates or other relevant information.

Program Instructions are circulated directly to Housing Providers by email and are posted on the [Region's website](#) under Information for Housing Providers.

## 4. ALLOCATING RENT BENEFITS

Housing Providers participating in the Rent Assistance Program may allocate Rent Benefits to households on the subsidized housing wait list or, if the Housing Provider has a Referral Agreement with a support agency, through agency referrals pending approval by the Region.

**Wait list:** A household who wishes to receive a Rent Benefit must apply to the subsidized housing wait list. The Region's Housing Access Unit will determine the initial eligibility for prospective Rent Benefit households selected from the wait list (see [Section 5: Determining Eligibility for a Rent Benefit](#)).

**Referred Households:** A household receiving support through an agency which has a Referral Agreement or Head Lease with the Housing Provider must be referred by the agency for a Rent Benefit.

Housing Providers must ensure prospective tenants selected through a Referral Agreement or Head Lease meet the Program eligibility requirements (See [Section 5.1: Household Eligibility](#)) before allocating a Rent Benefit. Housing Providers must ensure that their overall Affordable Housing Program (AHP) targets and Rent Assistance allocation commitments are met.

### 4.1 Rent Benefit Allocation Process

When allocating a Rent Benefit, the following steps are required:

1. Determine if the vacant unit is governed by a Head Lease or Referral Agreement
  - a. If the unit is governed by a Head Lease or Referral Agreement, the Housing Provider must refer to the support agency to identify a prospective tenant. The Housing Provider must verify that the household is eligible for the program before offering the unit.
2. If the unit is not governed by a Head Lease or Referral Agreement:
  - a. The Housing Provider must first check their internal wait list and relocate any eligible Rent Assistance households, then
  - b. Consider any former Rent Assistance households paying Market Rent who have had a decrease in income within 12-months of paying Market Rent that would make them eligible for a Rent Benefit (see [Section 5.6 Rent Benefit Reinstatement](#)). Contact the Region to discuss the unit size if an amendment to the Rent Assistance unit size allocation is required.



- c. If an available Rent Benefit cannot be allocated through steps a. and b., the Housing Provider must use the subsidized housing wait list to select an eligible household following the Region's tenant selection process.

Housing Providers should move quickly to fill vacancies as they may have to contact a number of applicants before identifying an eligible household that is ready to move. The Region will reimburse the Housing Provider for vacancy losses incurred for two months following termination of the outgoing household's tenancy.

Once a suitable tenant household is identified, the Housing Provider must:

1. Collect a completed Rent Benefit Request Form signed by every adult in the household with supporting verification
2. Complete the Rent Benefit Calculation Form
3. Have every adult in the household execute a completed Household Acknowledgement Form
4. Execute a Market Rent lease/tenancy agreement with the appropriate RTA exemption provisions

## **4.2 Special Priority Category**

Rent Benefits for units that are not subject to a Referral Agreement or Head Lease must be offered to households on the subsidized housing wait list in the order of their application date. When filling these units, Housing Providers are not required to give priority to Special Priority applicants.

The AHP included targets for victims of domestic violence. To meet those targets, some Housing Providers entered into Referral Agreements with agencies serving clients who have experienced abuse. The Referral Agreements specify the procedure Housing Providers must follow when offering units to Referred Households.

## 5. DETERMINING ELIGIBILITY FOR A RENT BENEFIT

### 5.1 Household Eligibility

A household is eligible for a Rent Benefit if:

- Each member of the household is a legal resident of Canada, including Canadian citizens, permanent residents, individuals who have applied for permanent resident status, refugees, or individuals who have made a claim for refugee status
- At least one member of the household is 18 years of age or older and is able to live independently with or without support services
- All members of the household 18 years of age or older have signed the Regional Rent Assistance Household Acknowledgement at the time of occupancy
- All members of the household 18 years of age or older have filed their Income Tax Return by April 30 for the previous year
- All members of the household 18 years of age or older have signed an updated Regional Rent Assistance Rent Benefit Request Form annually
- The household lives in an appropriately sized unit according to the unit size eligibility standards (see [Section 5.2: Unit Size Eligibility](#))
- No household member is under a deportation, departure or exclusion order to leave Canada. Individual household members under such orders may not be housed in the unit receiving a Rent Benefit
- The household meets the requirements of the established income and asset limits (see [Section 5.4: Income and Asset Limits](#))

### 5.2 Unit Size Eligibility

The largest unit a household is eligible to occupy has one bedroom for every member of the household, with couples sharing.

Households who have joint custody arrangements and have the children in the home a minimum of 50% of the year are entitled to maintain a bedroom for each of those children. For example, a single parent with joint custody of two children is entitled to a three bedroom unit, as long as the children are in the home a minimum of 50% of the time (182 days) per year. A household who has a custody arrangement and has children in the home a minimum of 80 nights per year is entitled to one additional bedroom to accommodate the children, regardless of the number of children.

If a household has more bedrooms than occupants, with couples sharing, the household is required to transfer to a smaller unit (see [Section 5.3: Mandatory Transfer](#)). For example, a couple with one child is eligible for a two bedroom unit. If the child moves out of the home, the couple would be required to move to a one bedroom unit.

Exceptions to the couples sharing a bedroom requirement can be made in the following circumstances:

- At least one member of the couple has a significant medical condition which would be improved with a second bedroom. Written verification from the member's physician is required to confirm that the condition would be improved with a second bedroom.
- A second bedroom is required to store equipment required for a medical condition. Written verification from a physician specifying the necessary equipment is required. Examples include nebulizers/compressors, oxygen tanks, hospital beds, etc.

### **5.3 Mandatory Transfer**

If a household no longer meets the unit size eligibility, the Housing Provider must add them to the internal wait list and offer an appropriately sized unit as vacancies permit. For example, if a parent with three children is living in a three bedroom unit and two children move out of the home, the household must move to a two bedroom unit.

In some situations a Housing Provider may not have the unit size needed by the household. In this case, the household can continue to be eligible for a Rent Benefit as long as they occupy the closest available unit size. For example, if a household living in a three bedroom unit is eligible for a one bedroom unit, but the building does not have one bedroom units, the household would be required to move to a two bedroom unit.

If a household refuses to move to the first available smaller unit as required, the Housing Provider must give the household 60 days written notice that they no longer qualify for a Rent Benefit and must pay Market Rent for the unit, beginning the month following the 60 day notice period.

A Housing Provider may defer the offer to the next available unit in an extenuating circumstance. For example, if the unit becomes available while the tenant is hospitalized, the Housing Provider may defer the offer until the next suitable vacancy.

### **5.4 Income and Asset Limits**

The Region has established a local eligibility rule restricting households with high incomes and/or assets from qualifying for Rent Assistance in York Region. The income and asset limits help to ensure that available housing subsidies are targeted to those with the greatest need. Housing Providers are required to verify household assets when filling a Rent Assistance vacancy and during annual reviews.

- Households with assets over \$75,000 are not eligible to apply to the Region’s subsidized housing wait list or to receive a rent subsidy.
  - Tenants receiving Rent Assistance with a move-in date on or after October 1, 2018 are required to pay market rent for their unit if their assets increase above \$75,000 at any subsequent annual subsidy review, beginning in 2019
  - Tenants who were receiving Rent Assistance before October 1, 2018 are required to pay market rent for their unit if their assets are above \$150,000, at the next annual subsidy review in 2019
  - Note: Beginning January 2023, tenants receiving social assistance are not required to report assets or provide verification documents if all members of the household belong to the OW or ODSP benefit unit, as households receiving social assistance are subject to asset limits under those programs. Any household member not part of the benefit unit is required to report and provide verification of assets.
  
- Applicants with household incomes over \$80,000 do not qualify for Rent Assistance under the existing Program rules

Housing Providers are required to verify that an applicant’s included assets fall under the applicable limit when filling vacancies. Households are required to provide a list of all assets if not already on file with the Housing Access Unit, and a verification document for each asset that shows its value and ownership, unless all members of the household are part of an OW or ODSP benefit unit.

If an applicant is not eligible because their assets are over \$75,000 the Housing Provider will not offer the unit. Complete the “Housing Provider Denies an Applicant” process outlined in the [Offer Process for Housing Provider Job Aid](#), indicating the applicant is not eligible because their assets exceed the limit. The household can request a review of the decision (see [Section 8: Decision Review](#)).

**Included Assets**

The following asset types count toward York Region’s asset limit:

- Bank accounts balances
  
- Market value of non-registered investments including term deposits, Guaranteed Investment Certificates (GICs), stocks and bonds
  
- Real estate equity (the total value of a property minus any mortgage(s) and any loans/lines of credit secured against the property)

- Tenants are required to divest themselves of any interest in a property that is suitable for year-round occupancy within six months of beginning to receive Rent Assistance. The proceeds from the divestment do not count as income but may be counted toward the asset limit.
- Tenants do not need to divest properties that are not suited for year-round occupancy (e.g. non-winterized cottage) but their equity in the property will count toward the asset limit

## **Excluded Assets**

The asset types listed below do not count toward York Region's asset limit:

- Personal motor vehicles
- The value of funds held in:
  - Registered Retirement Savings Plans (RRSP)
  - Registered Retirement Income Fund (RRIF)
  - Locked-in Retirement Account (LIRA)
  - Locked-in Income Fund (LIF)
  - Although the above funds are not counted towards the asset limit, withdrawals from RRSPs and payments from annuities, RRIFs, and LIFs must be declared as income for the purpose of calculating rent subsidies
- Funds held in a Registered Disability Savings Plan (RDSP), as defined in section 146.4 of the *Income Tax Act* (Canada), if the beneficiary of the plan is a member of the household
- The value of funds held in a Registered Education Savings Plan, as defined in section 146.1 of the *Income Tax Act* (Canada), for a child of a member of the household
- The value of tools of a trade that are essential to the work of a member of the household as an employee
- The value of assets of a member of the household that are necessary to the operation of a business that the member operates or has an interest in, up to \$20,000 in assets for the member of the household and \$20,000 for the business. This could include a business bank account.
- The value of a prepaid funeral

- The cash surrender value of a life insurance policy, up to \$100,000 for the household
- The proceeds of a loan taken against a life insurance policy that will be used for disability-related items or services
- The value of the clothing, jewelry and other personal effects of a member of the household
- The value of the furnishings in the accommodation used by the household, including decorative or artistic items, but not including anything used primarily for the operation of a business
- The value of the beneficial interest in a trust of a member of the household who has a disability if the capital of the trust was derived from an inheritance or from the proceeds of a life insurance policy, up to \$100,000 for that member
- Funds held in an account of a member of the household in conjunction with an initiative under which the Region or an entity approved by the Region commits to contribute funds towards the member's savings goals
- If a member of the household has received a payment under the Ministry of Community and Social Services Act for the successful participation in a program of activities described in paragraph 9 of section 26 of Ontario Regulation 134/98 (General) made under the *Ontario Works Act, 1997*, the value of any portion of that payment that, within a time that is reasonable in the opinion of the Region, will be used for the member's post-secondary education
- Money received as a compensation award for pain and suffering due to the injury or death of a household member; expenses reasonably incurred as a result of the injury or death of a household member; loss of care, guidance and companionship under the Family Law Act; non-economic loss under the Workplace Safety And Insurance Act, 1997 or the Workers' Compensation Act

**NOTE:** Income from excluded assets may still count toward the household's income (e.g. income from a RRIF).

## 5.5 Ineligibility

A household is no longer eligible for a Rent Benefit if any of the following apply:

- Any adult in the household fails to complete and file their Income Tax Return by April 30 of each year
- The household fails to complete the Rent Benefit Request Form and supply all supporting verification to the Housing Provider as required

- Any adult in the household fails to sell residential property within six (6) months of the household receiving a Rent Benefit. The Housing Provider may grant an extension pending extenuating circumstances (see [Section 5.6: Extenuating Circumstances](#)).
- A household which experiences a decrease in size, fails to transfer to the first available unit of appropriate size, or the smallest unit if an appropriate sized unit is not available within the building (see [Section 5.6: Extenuating Circumstances](#)).
- A household exceeds the applicable asset limit (see [Section 5.4: Income and Asset Limits](#))
- The total household income increases resulting in a Tenant Contribution greater than or equal to the Market Rent for the unit
- All members of the household are absent from the unit for a period longer than 90 consecutive days (see [Section 5.6: Extenuating Circumstances](#)).
- The household deliberately withholds information or provides fraudulent information to the Housing Provider. In this situation, the extenuating circumstances listed in Section 5.5 do not apply. The household ceases to qualify for a Rent Benefit and is not eligible for reinstatement.
- The household no longer meets the requirements of the income and/or asset limits

If a household fails to report an additional household member during the year, but reports the household member and declares their income at the annual update, the household continues to be eligible. In this case the Housing Provider would retroactively recalculate the Rent Benefit, resulting in rent arrears which the tenant is required to pay promptly.

If a household ceases to be eligible for a Rent Benefit for any of the reasons outlined above, the Housing Provider must give the household 60 days written notice that they are no longer eligible for a Rent Benefit and are required to pay Market Rent. The household must pay the Market Rent for the unit beginning the month following the 60 day notice period.

## **5.6 Extenuating Circumstances**

In some cases there are extenuating circumstances which need to be considered before terminating a household's Rent Benefit for the reasons identified in [Section 5.5: Ineligibility](#).

Housing Providers may defer the decision to terminate subsidy for up to two months after the annual review date in any of the following circumstances:

- Death of an immediate family member during the time of the annual review process
- Serious health issue during the time of the annual review process

- The Housing Provider believes the household has made every reasonable effort to sell residential property within six (6 months) of receiving a Rent Benefit but due to market conditions or legal issues have been unable to do so.

If the household provides the information required to update their Rent Benefit Calculation within the two month deferral period, the Housing Provider will recalculate the Benefit and provide 60 days' notice of any change. Any change in the Rent Benefit must take effect no later than December 1 of the current year.

If the household fails to provide their completed Rent Benefit Request Form and all supporting documentation within the two month deferral period, the household is no longer eligible for a Rent Benefit, and the Housing Provider must give notice terminating the Rent Benefit no later than December 1 of the current year.

Exceptions may be made for households absent from the unit for more than 90 consecutive days under the following circumstances:

- If a household consists of only one member, and that person is absent from the unit for medical reasons, the absence will not count
- If the household consists of two or more members, and one member is absent for medical reasons, and the other members are accommodated elsewhere because of the absence of the first member, none of the absences will count

If the Housing Provider is aware of additional extenuating circumstances not identified above, please contact the Region to discuss the situation before terminating the Rent Benefit.

## **5.7 Rent Benefit Reinstatement**

Households who lose their Rent Benefit may be eligible to have it reinstated under either of the following circumstances within 12 months of paying Market Rent:

- If the household loses their Rent Benefit for failing to provide the annual Rent Benefit update information. In order to have the Rent Benefit reinstated, the household must provide the outstanding documentation.
- If the household's income increases resulting in a Tenant Contribution greater to or equal than the Market Rent for the unit. If the household's financial situation deteriorates, the household may declare the loss of income to the Housing Provider to be considered for reinstatement.

Under either circumstance the household must provide a complete update package, including the Rent Benefit Request Form and supporting documentation, to enable the Housing Provider to calculate the Rent Benefit. Housing Providers will be permitted to exceed their Rent Benefit allocation with approval by the Region, until a permanent Rent Benefit becomes available.

Reinstated Rent Benefits are not retroactive.



If more than 12 months has passed since the household began paying Market Rent, the household will need to reapply to the Region’s subsidized housing wait list or, if an involuntary loss of income has occurred, may be eligible for In-situ Priority (see [Section 5.8 In-Situ Priority](#)).

## 5.8 In-Situ Priority

The Region has established an In-Situ Priority category for Market Rent households that have experienced a significant and involuntary loss of income. Households that meet all of the following criteria may be eligible to receive a Rent Benefit through In-Situ Priority:

- The household is living in a Market Rent unit in an affordable housing community
- The household is eligible for Rent Assistance
- The household has experienced an involuntary loss of income that is expected to be permanent or long-term (expected to be over two years)
- As a result of the loss, the household’s total income has significantly decreased (decrease of at least 20% or more)

To be eligible the decrease in income can only be due to one of the following circumstances:

Eligible Circumstance	Example
Loss of a family member that was contributing to the household’s income	<ul style="list-style-type: none"> <li>- Passing away of a family member</li> <li>- Admission of a family member to a long-term care facility</li> </ul>
Permanent or long-term disability (over 2 years)	<ul style="list-style-type: none"> <li>- Disability or critical illness acquired by a household member or its dependent that restricts a household member from continuing to work</li> </ul>

**Note:** The Region may consider approving households under extenuating circumstances if the household was referred to in-situ priority through Regional support programs.

- Due to the significant decrease in the household’s income, the household cannot pay rent (over 50% of the household’s income goes toward paying rent and utilities)
- Total household assets do not exceed \$20,000, excluding assets listed in Appendix A of Program Instruction 2015-01 (AHP/IAH)
- If the household owes rental arrears a repayment plan is in place

If the reason for the household's loss is not listed in the table above, the household is most likely not eligible for in-situ priority. Circumstances that are not eligible include:

- Loss of employment for reasons other than permanent or long-term disability
- Material separation
- Incarceration
- Maternity leave
- Return to school
- Guarantor breakdown
- Retirement
- Sponsorship breakdown, per definition under the *Immigration and Refugee Protection Act* (Canada)

### **Bridging Benefit**

An interim bridging benefit will be provided to households approved for in-situ while they wait for subsidy. The benefit will begin on the first of the month following the date a complete in-situ application was received by the Region. Payments will be made directly to the Housing Provider. The bridging benefit will not be retroactive to the date the household experienced the significant loss of income.

The bridging benefit payment will be based on unit location (south/north), unit size (per Regional Occupancy Standard, see [Section 5.2: Unit Size Eligibility](#)) and CMHC Average Market Rent for the year in which the household was approved for in-situ priority. The bridging benefit is calculated once when the applicant is deemed eligible and is provided until the household is offered a permanent subsidy. The benefit will not be adjusted unless there were significant changes to the household's composition and/or income.

A household in receipt of the bridging benefit is required to report to the Region any significant changes to household composition and/or sources of income. Examples of significant changes that must be reported include:

- An individual moving in or moving out of the unit
- Any member of the household receives a new job or new support payments (e.g. ODSP, insurance settlement, etc.)

**[Program Instruction 2015-01 \[AHP/IAH\]: In-Situ Priority for Market Rent Households](#) provides additional information on in-situ priority.**

## 6. ANNUAL REVIEW

### 6.1 Review of Eligibility

Every year, Housing Providers must review whether a household continues to meet the eligibility rules for a Rent Benefit. An annual review includes confirmation of continued eligibility for the size and type of unit that the household lives in, a review of household income and verification of tenant insurance for tenants receiving the insurance allowance.

Housing Providers may wish to issue reminders to all tenants annually in March reminding them to file their Income Tax Returns, and to expect to receive Notices of Assessment from Canada Revenue Agency. The effective date for any changes to the Rent Benefit is October 1 of each year.

The following timeframe should be followed:

April 30	Deadline for a household to file their Income Tax Return with Canada Revenue Agency
June 1	Housing Provider initiates the annual review process, providing the household with the Rent Benefit Request Form and written notice requesting supporting documentation and a specified return deadline
July 31	Rent Benefit calculation must be completed and notice provided to the household
October 1	Annual effective date of change for all households receiving a Rent Benefit, or termination date for households that failed to provide their information
December 1	Latest effective date of change for households who received a deferral due to extenuating circumstances

### 6.2 Information Required in an Annual Review

Each household receiving a Rent Benefit must complete the Regional Rent Assistance Program Rent Benefit Request Form providing information for all members of the household including:

- Names of all household members (to confirm household composition)
- Birth dates of all household members
- A copy of the Statement of Assistance for everyone in the household who receives OW or ODSP benefits

- A copy of the Income Tax Return from Canada Revenue Agency must be provided. Each household member must provide a copy of their most recent Canada Revenue Agency Notice of Assessment and a copy of the T1-General or T1-Summary. Students may be asked to provide copies of their tuition receipts to confirm post-secondary school attendance
  - Verification of full-time student status is not required for students under the age of 18
- Asset information for all members of the household 16 years of age or older, including documentation showing the ownership and value of the asset
- If all members of the household are part of a social assistance benefit unit, asset reporting and verification is not required at move-in or during an annual review. In situations where some members of the household are not included in the benefit unit, those household members 16 years of age or older must declare and provide verification for all assets.
- If the Housing Provider applies an insurance allowance, a copy of the household's current tenant insurance certificate or proof of premium payment

### **6.3 Adult Children**

The Housing Provider must ensure that all members of the household 18 years of age and older complete the Regional Rent Assistance Program Rent Benefit Request Form and provide supporting documentation.

In some cases, children live with their parents in their adulthood. For the purposes of the Program, where a parent and child live together and the child is 18 to 24 years of age, the child is considered an Adult Child for the Rent Benefit calculation. All Adult Children must provide the Housing Provider with a copy of their Income Tax Return. If they receive OW or ODSP program benefits, a copy of the Statement of Assistance as well as their Income Tax Return is required.

If the Adult Child is attending school full-time, verified by either Ontario Student Assistance Program (OSAP) or claimed tuition credits on the Income Tax Return, the Adult Child's income is not included in the household rent.

If the Adult Child is not in school full-time and has income, their income is included in the household rent. The Adult Child's income is calculated based on 30% of their gross income and included as part of the Tenant Contribution. If the Adult Child is not in full-time school and has no income, the Maximum Shelter Allowance for one person receiving OW is included in the Rent Benefit calculation.

## 6.4 Self-Employed Income

Rent Benefits for self-employed members of the household will be calculated using line 150 of the Income Tax Return. Should the household's portion of the rent be less than the Minimum Rent Contribution, the minimum rate applies as outlined in [Section 7.2: Rent Benefit Calculation Tables – Table 1](#).

## 6.5 Annual Verification of Income

It is recommended that the Housing Provider initiate the annual review process on June 1. Households are required to provide information and documents within a time period specified by the Housing Provider.

The gross household income should always be determined by the most recent Notice of Assessment. A 2019 Rent Benefit calculation must be based on the 2018 Notice of Assessment. Housing Providers must calculate a household's annual Rent Benefit by July 31 to ensure they are using the most recent Income Tax Return and to provide appropriate notice of 60 days to the household.

It is not acceptable to use the 2017 Notice of Assessment to calculate rent in 2019. If the household is not able to provide a copy of their Income Tax Return due to failing to file with Canada Revenue Agency, they will no longer be eligible to receive a Rent Benefit.

Housing Providers performing Rent Benefit calculations must ensure that verification is complete and kept in the household's file.

Annually, the Housing Provider should compare the previous year's Income Tax Return to the most current year's Income Tax Return. Verifying the Registered Retirement Savings Plan (RRSP) contribution maximums as stated on the Income Tax Return match helps to ensure that the household has not amended the previous year's Income Tax Return. If the Housing Provider notes a discrepancy in the RRSP contribution maximum between years, please contact the Region for further guidance.

The Region may audit tenant files to confirm calculations are completed correctly.

## 6.6 Minimum Rent Contribution

The Minimum Rent Contribution applies to households whose only income is derived from self-employment, or student loans/awards, or who have no declared income or very low income.

Minimum Rent Contribution rates are aligned with the current OW Maximum Shelter Allowance rate for a benefit unit size of one. If the Tenant Contribution calculation prior to any utility or insurance allowances is lower than the Minimum Rent rates in [Section 7.2: Rent Benefit Calculation Tables – Table 1](#), the Rent Benefit is calculated using the minimum in Table 1. Utility and tenant insurance allowances are deducted from the Minimum Rent Contribution.

For example, a household consisting of three related people earns \$13,000 a year based on line 150 of their Income Tax Returns. The household lives in a two bedroom unit and pays their own utilities. 30% of the gross household income is \$325 per month. Since \$325 is lower than the most current Minimum Rent Contribution rate in Table 1, the household will pay \$390 monthly plus any applicable utilities and charges. Since the household pays for their utilities, the household would pay a monthly rent of \$290 (\$390 - \$100) plus any charges such as parking.

Minimum Rent rates will be updated from time to time as the Province updates OW maximum shelter allowances. Housing Providers will be notified of this change.

## 6.7 Maximum Tenant Contribution

The Maximum Tenant Contribution is the Market Rent. If the Tenant Contribution is equal to or greater than the Market Rent, the household is no longer eligible for a Rent Benefit.

## 6.8 Significant Changes in Income and Household Composition during the Year

Rent Assistance has been designed as an annual program. Households are not required to report interim income increases. A mid-year report to the Housing Provider is only required if an adult joins the household.

Since the Program is income tax based, a decrease in income in one year would be captured in the next Rent Benefit calculation. However, the Housing Provider may recalculate the Rent Benefit if an adult (other than an adult child in full-time school) permanently leaves the household or if the total household income decreases by at least 20% (calculated over the entire year).

The 20% decrease is calculated as the impact of the change over the entire year. For example, if the October 1, 2017 Rent Benefit was calculated based on an employment income of \$39,000 (\$750/week) and the tenant's hours are reduced effective January 17, 2018 with income reduced to \$450/week, the annual impact of the change is calculated as follows:

October 1 to January 16: 15 weeks x \$750/week	\$11,250
January 17 to September 30: 37 weeks x \$450/week	\$16,650
Reduced Income	\$27,900
Income Reduction (from employment income of \$39,000 used to calculate the October 1, 2017 Rent Benefit)	28%

As the reduced income results in a 28% decrease, the Housing Provider may recalculate the Rent Benefit based on the income information provided. If the income change in the example above had occurred July 1, 2018, the income reduction would be 10% and the household would not be eligible for mid-year Rent Benefit Recalculation.

## **6.9 Rent for a Partial Month**

If a household lives in a unit for less than a full month, the Rent Benefit may be pro-rated by the fraction of the month that the household occupied the unit. Please refer to [Section 7.2: Rent Benefit Calculation Tables – Table 4](#).

## **6.10 Annual Rent Assistance Reconciliation with the Region**

Housing Providers must submit a Rent Assistance Reconciliation to the Region for review on an annual basis. Subsidy payments to the Housing Provider will be made monthly, based on the previous reconciliation. However, if tenant incomes are lower than anticipated, the Housing Provider may request an interim reconciliation from the Region.

## **6.11 Notice of Market Rent Increases**

Households are responsible for the Market Rent for their unit, regardless of whether they receive a Rent Benefit. All households must be provided with an annual Notice of Rent increase for the unit's Market Rent. As stated in the Housing Provider's Contribution Agreement, the Market Rent must be tied to Canada Mortgage and Housing Corporation's (CMHC) Average Market Rents as established by zone and bedroom type. Each year, the Region issues a Program Instruction with updated CMHC Average Market Rent tables and the Province of Ontario's Rent Increase Guideline.

When informing households of the Market Rent for their unit, it is recommended that the Housing Provider use a standard form such as a Notice of Rent Increase (N2) as provided by the Landlord and Tenant Board. The form may be downloaded from the [Landlord and Tenant Board website](#).

## 7. RENT BENEFIT CALCULATIONS

### 7.1 Steps for Calculating a Rent Benefit

The Region has developed a Rent Assistance Benefit Calculation Form to assist Housing Providers with calculations. Once the Housing Provider has received the household's completed Rent Benefit Request Form and supporting income verification for each member of the household, the Housing Provider can calculate the Rent Benefit. The steps explained below correspond with the steps on the Rent Benefit Calculation Form.

#### **Step 1 – Maximum Shelter Allowance for Ontario Works (OW) and Ontario Disability Support Program (ODSP) beneficiaries**

Enter the name of the primary beneficiary and the number of beneficiaries identified on the Regional Rent Assistance Rent Benefit Request Form. Refer to Table 2 of this Guide and enter the Maximum Shelter Allowance for each OW or ODSP benefit unit. Households receiving ODSP or OW payments receive Statement of Assistance listing all family members who qualify for assistance.

Attach a copy of the Statement of Assistance showing the number of beneficiaries and the T1-General and Notice of Assessment for each adult. Total the Maximum Shelter Allowances for all benefit units in the household.

In instances where ODSP recipients have income from employment, Housing Providers may contact their Program Coordinator to determine a suitable approach for calculating the Rent Benefit.

#### **Step 2 – Income Tax Return Information**

List all adults in the household excluding adult children in full-time school and adults receiving OW or ODSP benefits. Enter the amount from line 150 of the Income Tax Return for each adult listed. Total the income and divide by 12 to obtain the monthly average. Calculate 30% of the monthly average.

#### **Step 3 – Calculate the Tenant Contribution**

Add the total maximum shelter allowance for all OW/ODSP recipients to the 30% income calculated in Step 2. This total is the Gross Tenant Contribution before allowances.

If the tenant pays the utilities, deduct the appropriate Utility Allowance for the unit size (see [Section 7.2: Rent Benefit Calculation Tables – Table 3](#)) from the Gross Tenant Contribution. For Housing Provides providing insurance allowances, if the tenant has provided proof of tenant insurance coverage, deduct the insurance allowance (see Table 3). The result is the Tenant Contribution.



#### Step 4 – Calculate the Rent Benefit

The Rent Benefit, which the Region will pay to the Housing Provider, is the difference between the Market Rent for the unit (not to exceed 100% of the applicable CMHC AMR or the Market Rent charged for similar units not allocated a Rent Benefit) and the Tenant Contribution.

If the household's income is derived only from self-employment or student loans/awards, or if the household experiences no income or very low income:

Enter the amount from line 150 of the Income Tax Return. Total the income and divide by 12 to obtain the monthly average. Calculate 30% of the monthly average. (Gross Tenant Contribution before allowances).

If the Gross Tenant Contribution is less than the Minimum Rent Contribution established in Table 1 (or any updates to the Table as provided in a Program Instruction) or if the Gross Tenant Contribution is \$0, use the Minimum Rent Contribution for the unit size.

If the tenant pays utilities, deduct the appropriate Utility Allowance from the Minimum Rent Contribution. For Housing Provides providing insurance allowances, if the tenant has provided proof of tenant insurance coverage, deduct the insurance allowance. The result is the Tenant Contribution.

## 7.2 Rent Benefit Calculation Tables

**Table 1: Minimum Rent Contribution**

The Minimum Rent Contribution is applied when the household's only source of income is self-employment, student loan/award, very low income or no income. The Minimum Rent Contribution is aligned with the OW Maximum Monthly Shelter Allowance for a Benefit Unit of one, and is updated from time to time as the Province updates the maximum shelter allowance. Application of Minimum Rent is explained in [Section 6.6: Minimum Rent Contribution](#).

Household Size	Minimum Rent
1	\$390
2	\$390
3	\$390
4	\$390
5	\$390
6 or more	\$390

**Table 2: Maximum Monthly Shelter Allowances for Ontario Works and Ontario Disability Support Program**

<b>Benefit Unit (Family) Size</b>	<b>Ontario Works (effective October 1, 2018)</b>	<b>Ontario Disability Support Program (effective July 1, 2024)</b>
1	\$390	\$582
2	\$642	\$915
3	\$697	\$990
4	\$756	\$1,074
5	\$815	\$1,159
6 or more	\$844	\$1,201

**Table 3: Utility and Insurance Allowances**

If household pays utilities, deduct appropriate Utility Allowance based on unit size. Where applicable, if household has tenant insurance, deduct the appropriate Insurance Allowance.

<b>Unit Size</b>	<b>Utility Allowance</b>	<b>Insurance Allowance (if applicable)</b>
1	\$50	\$13
2	\$75	\$13
3	\$100	\$13
4	\$125	\$13

**Table 4: Pro-Rate Rent Table**

Move-Out Day	Use these factors in month with			
	28 Days	29 Days	30 Days	31 Days
1 <sup>st</sup>	0.03571	0.03448	0.03333	0.03226
2 <sup>nd</sup>	0.07143	0.06897	0.06667	0.06452
3 <sup>rd</sup>	0.10714	0.10345	0.1	0.09677
4 <sup>th</sup>	0.14286	0.13794	0.13333	0.12903
5 <sup>th</sup>	0.17857	0.17242	0.16667	0.16129
6 <sup>th</sup>	0.21428	0.2069	0.2	0.19355
7 <sup>th</sup>	0.25	0.24138	0.23333	0.22581
8 <sup>th</sup>	0.28571	0.27586	0.26667	0.25801
9 <sup>th</sup>	0.32143	0.31035	0.3	0.29032
10 <sup>th</sup>	0.35714	0.34483	0.33333	0.32258
11 <sup>th</sup>	0.39285	0.37932	0.36667	0.35484
12 <sup>th</sup>	0.42857	0.41378	0.4	0.3871
13 <sup>th</sup>	0.46428	0.44827	0.43333	0.41935
14 <sup>th</sup>	0.5	0.48276	0.46667	0.45161
15 <sup>th</sup>	0.53572	0.51724	0.5	0.48387
16 <sup>th</sup>	0.57143	0.55173	0.53333	0.51613
17 <sup>th</sup>	0.60715	0.58622	0.56667	0.54839
18 <sup>th</sup>	0.64286	0.62068	0.6	0.58065
19 <sup>th</sup>	0.67857	0.65517	0.63333	0.6129
20 <sup>th</sup>	0.71429	0.68965	0.66667	0.64516
21 <sup>st</sup>	0.75	0.72414	0.7	0.67742
22 <sup>nd</sup>	0.78572	0.75862	0.73333	0.70968
23 <sup>rd</sup>	0.82143	0.7931	0.76667	0.74194
24 <sup>th</sup>	0.85714	0.82758	0.8	0.77419
25 <sup>th</sup>	0.89286	0.86206	0.83333	0.80645
26 <sup>th</sup>	0.92857	0.89655	0.86667	0.83871
27 <sup>th</sup>	0.96429	0.93103	0.9	0.87097
28 <sup>th</sup>	*	0.96552	0.93333	0.90323
29 <sup>th</sup>	*	*	0.96667	0.93548
30 <sup>th</sup>	*	*	*	0.96774
31 <sup>st</sup>	*	*	*	*

Move-In Day	Use these factors in months with			
	28 Days	29 Days	30 Days	31 Days
31 <sup>st</sup>	*	*	*	0.03226
30 <sup>th</sup>	*	*	0.03333	0.06452
29 <sup>th</sup>	*	0.03448	0.06667	0.09677
28 <sup>th</sup>	0.03571	0.06897	0.1	0.12903
27 <sup>th</sup>	0.07143	0.10345	0.13333	0.16129
26 <sup>th</sup>	0.10714	0.13794	0.16667	0.19355
25 <sup>th</sup>	0.14286	0.17242	0.2	0.22581
24 <sup>th</sup>	0.17857	0.2069	0.23333	0.25806
23 <sup>rd</sup>	0.21428	0.24138	0.26667	0.29032
22 <sup>nd</sup>	0.25	0.27586	0.3	0.32258
21 <sup>st</sup>	0.28571	0.31035	0.33333	0.35484
20 <sup>th</sup>	0.32143	0.34483	0.36667	0.3871
19 <sup>th</sup>	0.35714	0.37932	0.4	0.41935
18 <sup>th</sup>	0.39285	0.41378	0.43333	0.45161
17 <sup>th</sup>	0.42857	0.44827	0.46667	0.48387
16 <sup>th</sup>	0.46428	0.48276	0.5	0.51613
15 <sup>th</sup>	0.5	0.51724	0.53333	0.54839
14 <sup>th</sup>	0.53572	0.55173	0.56667	0.58065
13 <sup>th</sup>	0.57143	0.58622	0.6	0.6129
12 <sup>th</sup>	0.60715	0.62068	0.63333	0.64516
11 <sup>th</sup>	0.64286	0.65517	0.66667	0.67742
10 <sup>th</sup>	0.67857	0.68965	0.7	0.70968
9 <sup>th</sup>	0.71429	0.72414	0.73333	0.74194
8 <sup>th</sup>	0.75	0.75862	0.76667	0.77419
7 <sup>th</sup>	0.78572	0.7931	0.8	0.80645
6 <sup>th</sup>	0.82143	0.82758	0.83333	0.83871
5 <sup>th</sup>	0.85714	0.86206	0.86667	0.87097
4 <sup>th</sup>	0.89286	0.89655	0.9	0.90323
3 <sup>rd</sup>	0.92857	0.93103	0.93333	0.93548
2 <sup>nd</sup>	0.96429	0.96552	0.96667	0.96774
1 <sup>st</sup>	*	*	*	*

## 8. DECISION REVIEW

Households participating in the Program may request a review of some decisions made by Housing Providers if they disagree with the decision. Reviewable decisions include:

- Eligibility for a Rent Benefit
- The amount of Rent Benefit
- The number of bedrooms and/or type of unit a household is eligible to occupy
- Eligibility for In-Situ Priority on the Region's subsidized housing wait list

If the household requests a review of the Housing Provider's decision, the Region will review the request and make a final decision.

### 8.1 Requesting a Decision Review

When a Housing Provider makes a decision, a decision letter must be provided to the household. The decision letter must explain the reason for the decision, the effective date of the decision, and explain how a household can request a review of the decision.

A household member can ask for a review on behalf of the household by submitting a Request for Review Form to the Housing Provider within 15 calendar days of the date on the decision letter. For example, a household receives a decision letter from their Housing Provider letting them know their Tenant Contribution is increasing to \$578 per month effective October 1<sup>st</sup>. The household disagrees with the new Tenant Contribution. The household can request a review of the decision within 15 days by submitting a Request for Review Form with supporting documents to explain why they disagree.

### 8.2 Reconsidering a Decision

Housing Providers may reconsider the original decision when new information that affects the decision is provided by the household or if the household believes there was an error made in the decision. Once the household submits a Request for Review Form, the Housing Provider has up to 15 calendar days to reconsider their original decision. If the Housing Provider cannot reconsider a decision within that time, the Request for Review package must be sent to the Region as soon as possible. All requests for reviews must be sent to the Region within 30 calendar days of the date on the decision letter.

The Housing Provider is not required to reconsider their original decision.

The reconsideration process is as follows:

**Step 1:** The household submits a Request for Review Form containing new information

**Step 2:** The Housing Provider decides to reconsider the original decision based on the new information provided by the household

**Step 3:** The Housing Provider proposes a change of decision to the household

**Step 4A:** The household does not agree with the suggested change to the decision

- The Housing Provider forwards the Request for Review package to the Region

**OR**

**Step 4B:** The household agrees with the suggested change to the decision

- The Household cancels the Request for Review by signing the Cancelling a Request for Review Form
- The Housing Provider changes the original decision and provides a copy of the changed decision to the Household
- The changed decision will take effect on the same day the original decision would have
- The Housing Provider informs their Program Coordinator of the cancelled review

### **8.3 Communications Record**

The Communications Record is a tool for the Housing Provider to keep a record of communications with the household leading to the decision. The Housing Provider should use the Communications Record to document information requests during the annual eligibility and Rent Benefit review. Types of communication can include a phone call, voicemail, email, written notice and/or verbal reminders.

The Communications Record will help ensure the household was aware of their obligations before a decision was made. For example, if a household becomes ineligible for a Rent Benefit for failing to provide the information required during an annual review, the Communications Record would confirm the attempts made by the Housing Provider to collect the information.

### **8.4 Request for Review Package**

The Region must review the original decision if:

- The Housing Provider will not be reconsidering the original decision
- The household disagrees with the proposed change to the original decision

- The Request for Review was submitted late

To review the decision, the Region requires a Request for Review package including the following information:

- A copy of the decision letter
- A copy of all documentation/information the Housing Provider used to make their decision
- A copy of the Communications Record with copies of all relevant letters or correspondence (if available)
- Request for Review Form and all supporting documentation submitted by the household
- Documentation related to the reconsideration of a decision (if available)

The Housing Provider must forward all documents to the Region within 30 calendar days of the original decision date by email, fax or mail.

Email: [housingproviderinfo@york.ca](mailto:housingproviderinfo@york.ca)

Fax: 905-895-2189

Mail: Housing Strategy and Program Delivery  
Housing Services Branch, Community and Health Services  
The Regional Municipality of York  
17250 Yonge Street  
Newmarket, ON L3Y 6Z1

## **8.5 Regional Review**

The Region will conduct a review of the original decision. During the review process, the Region will only consider information included in the Request for Review package. The Region may contact the Housing Provider or household to ask for additional information, if needed. Additional information must be submitted to the Region within seven calendar days.

The Region will advise the Housing Provider if a situation arises that will delay the completion of a review.

The Region will send a letter with its final decision to the Housing Provider and the household.

## 8.6 Late Submissions

A Request for Review Form is late if it was submitted to the Housing Provider more than 15 calendar days after the date on the decision letter. A late submission can still be reconsidered by the Housing Provider if it can be done within 30 days after the date on the decision letter.

The late submission must be sent to the Region if a Housing Provider receives a Request for Review Form more than 30 calendar days after the date on the decision letter.

The Region may conduct a review of a late submission if it agrees that the household could not meet the timelines because of unavoidable circumstance. Unavoidable circumstances must have a direct effect on the household (i.e. critical illness or hospitalization).

**[Program Instruction 2018-03\[AHP/IAH\]: Decision Review](#) provides additional information on decision reviews**

## 9. CALCULATION SAMPLES

### 9.1 Ontario Works or Ontario Disability Support Program Benefit Income

A benefit unit is a household, or part of a household, that benefits from a payment/cheque from OW or ODSP. There may be more than one benefit unit within a household, and the contribution is calculated separately for each benefit unit within a household.

#### Tenant Information

- Sally Smith and Mary Williams share a two bedroom unit.
- The Market Rent for the two bedroom unit is \$1,068.
- Sally receives a benefit cheque from OW as a single person.
- Mary receives a benefit cheque from ODSP as a single person.
- Utilities are paid for by the household, resulting in an allowance of \$75.
- The household pays for tenant insurance and have provided verification.

#### Step 1: Maximum Shelter Allowance for Ontario Works (OW) and Ontario Disability Support Program (ODSP) beneficiaries

Enter the Maximum Shelter Allowance for each OW or ODSP benefit unit. If there are no OW/ODSP beneficiaries enter \$0.

Name of Primary Beneficiary	Number of Beneficiaries	Benefit Type (OW or ODSP)	Maximum Shelter Allowance
Sally Smith	1	OW	\$390
Mary Williams	1	ODSP	\$582
<b>Total Shelter Allowance (A)</b>			<b>\$972</b>

#### Step 2: Income Tax Return Information

Enter the total amount from line 150 on the Income Tax Return for each adult not listed in Step 1. Adult children attending school full time must provide their income tax documents but their income should not be included below.

Name	Income from Line 150
n/a	n/a
<b>Total Household Income = (B)</b>	n/a
<b>Monthly Household Income (B divided by 12) = (C)</b>	n/a
<b>30% of (C) = (D)</b>	n/a



**Step 3: Calculate Tenant Contribution**

<b>Total (A) + (D) = (E)</b>	\$972
<b>Minimum Tenant Contribution = (F)</b>	\$390
<b>Enter (E) or (F), whichever is Higher = (G)</b>	\$972
<b>Utility Allowance from Table 3 of Guide = (H)</b> <i>(if applicable)</i>	\$75
<b>Insurance Allowance from Table 3 of Guide = (I)</b> <i>(if applicable)</i>	\$13
<b>Tenant Contribution (G - H - I) = (J)</b>	\$884

**Step 4: Calculate Rent Benefit**

<b>Market Rent (K)</b>	<b>Tenant Contribution (J)</b>	<b>Rent Benefit (K - J)</b>
\$1,068	\$884	\$184

The household pays **\$884** per month to the Housing Provider and the Region provides a monthly Rent Benefit of **\$184**, the difference between the Market Rent and the Tenant Contribution.

## 9.2 Mixed Income Rent

The contributions for households with both earned income and benefits from social assistance are calculated separately and combined to determine the total contribution payable for the household.

### Tenant Information

- Janice Robertson, her daughter Vivian Robertson and Vivian's son Alexander live in a three bedroom unit.
- The Market Rent for the three bedroom unit is \$1,158.
- Janice's Income Tax Return (line 150) shows earnings for 2018 in the amount of \$17,250/year.
- Vivian receives Ontario Works for herself and her son Alexander.
- Utilities are paid by the Housing Provider.
- The Housing Provider provides an insurance allowance. The household pays for tenant's insurance and have provided verification.

### Step 1: Maximum Shelter Allowance for Ontario Works (OW) and Ontario Disability Support Program (ODSP) beneficiaries

Enter the Maximum Shelter Allowance for each OW or ODSP benefit unit. If there are no OW/ODSP beneficiaries enter \$0.

Name of Primary Beneficiary	Number of Beneficiaries	Benefit Type (OW or ODSP)	Maximum Shelter Allowance
Vivian Robertson	2	OW	\$642
<b>Total Shelter Allowance (A)</b>			<b>\$642</b>

### Step 2: Income Tax Return Information

Enter the total amount from line 150 on the Income Tax Return for each adult not listed in Step 1. Adult children attending school full time must provide their income tax documents but their income should not be included below.

Name	Income from Line 150
Janice Robertson	\$17,250
<b>Total Household Income = (B)</b>	<b>\$17,250</b>
<b>Monthly Household Income (B divided by 12) = (C)</b>	<b>\$1,437.50</b>
<b>30% of (C) = (D)</b>	<b>\$431.25</b>

### Step 3: Calculate Tenant Contribution

<b>Total (A) + (D) = (E)</b>	\$1,073.25
<b>Minimum Tenant Contribution = (F)</b>	\$390
<b>Enter (E) or (F), whichever is Higher = (G)</b>	\$1,073.25
<b>Utility Allowance from Table 3 of Guide = (H)</b> <i>(if applicable)</i>	n/a
<b>Insurance Allowance from Table 3 of Guide = (I)</b> <i>(if applicable)</i>	\$13
<b>Tenant Contribution (G - H - I) = (J)</b>	\$1,060.25

### Step 4: Calculate Rent Benefit

<b>Market Rent (K)</b>	<b>Tenant Contribution (J)</b>	<b>Rent Benefit (K - J)</b>
\$1,158	\$1,060 (rounded)	\$98

The household pays **\$1,060** per month to the Housing Provider and the Region provides a monthly Rent Benefit of **\$98**, the difference between the Market Rent and the Tenant Contribution.

### 9.3 Self-Employment or Student Loan/Award Calculation, Very Low and No Income Households

The Minimum Rent Contribution is the minimum amount of monthly rent a household must pay, prior to applying any utility or insurance allowance, if applicable. Minimum Rent will typically be applied to households with income from self-employment, student loans/awards, or with very low income where the calculated rent at 30% results in a Tenant Contribution below the Minimum Rent Contribution.

#### Tenant Information

- Allan Webber lives in a one bedroom unit.
- The Market Rent for the one bedroom unit is \$898.
- Allan’s Income Tax Return (line 150) shows self-employment earnings in the amount of \$7,200/year.
- Utilities are paid by the Housing Provider.
- The Housing Provider does not provide an insurance allowance.

#### Step 1: Maximum Shelter Allowance for Ontario Works (OW) and Ontario Disability Support Program (ODSP) beneficiaries

Enter the Maximum Shelter Allowance for each OW or ODSP benefit unit. If there are no OW/ODSP beneficiaries enter \$0.

Name of Primary Beneficiary	Number of Beneficiaries	Benefit Type (OW or ODSP)	Maximum Shelter Allowance
n/a			
<b>Total Shelter Allowance (A)</b>			0

#### Step 2: Income Tax Return Information

Enter the total amount from line 150 on the Income Tax Return for each adult not listed in Step 1. Adult children attending school full time must provide their income tax documents but their income should not be included below.

Name	Income from Line 150
Allan Webber	\$7,200
<b>Total Household Income = (B)</b>	
	\$7,200
<b>Monthly Household Income (B divided by 12) = (C)</b>	
	\$600
<b>30% of (C) = (D)</b>	
	\$180

**Step 3: Calculate Tenant Contribution**

<b>Total (A) + (D) = (E)</b>	\$180
<b>Minimum Tenant Contribution = (F)</b>	\$390
<b>Enter (E) or (F), whichever is Higher = (G)</b>	\$390
<b>Utility Allowance from Table 3 of Guide = (H)</b> <i>(if applicable)</i>	n/a
<b>Insurance Allowance from Table 3 of Guide = (I)</b> <i>(if applicable)</i>	n/a
<b>Tenant Contribution (G - H - I) = (J)</b>	\$390

**Step 4: Calculate Rent Benefit**

<b>Market Rent (K)</b>	<b>Tenant Contribution (J)</b>	<b>Rent Benefit (K - J)</b>
\$898	\$390	\$508

The household pays **\$390** per month to the Housing Provider and the Region provides a monthly Rent Benefit of **\$508**, the difference between the Market Rent and the Tenant Contribution.

## 9.4 Households with Adult Children

The contribution for households with earned income and an adult child with employment income enrolled in school full-time is based on 30% of the income of both parents. The adult child's employment income is not included as the adult child is enrolled in school full-time.

### Tenant Information

- Jason and Christa Redford reside in a three bedroom unit with their adult son Philip and their seventeen year old son Mark. Philip's tax return shows full-time tuition credits.
- The Market Rent on the three bedroom unit is \$1,359.
- Jason's Income Tax Return (line 150) shows earnings in the amount of \$21,800/year.
- Christa's Income Tax Return (line 150) shows earnings in the amount of \$8,800/year.
- Phillip's Income Tax Return (line 150) shows earnings in the amount of \$5,600/year.
- Utilities are paid for by the Housing Provider.
- The Housing Provider provides an insurance allowance. The tenants pay for tenant's insurance and have provided verification.

### Step 1: Maximum Shelter Allowance for Ontario Works (OW) and Ontario Disability Support Program (ODSP) beneficiaries

Enter the Maximum Shelter Allowance for each OW or ODSP benefit unit. If there are no OW/ODSP beneficiaries enter \$0.

Name of Primary Beneficiary	Number of Beneficiaries	Benefit Type (OW or ODSP)	Maximum Shelter Allowance
n/a			
<b>Total Shelter Allowance (A)</b>			0

### Step 2: Income Tax Return Information

Enter the total amount from line 150 on the Income Tax Return for each adult not listed in Step 1. Adult children attending school full time must provide their income tax documents but their income should not be included below; Philip's income is therefore not entered.

Name	Income from Line 150
Jason Redford	\$21,800
Christa Redford	\$8,800
<b>Total Household Income = (B)</b>	\$30,600
<b>Monthly Household Income (B divided by 12) = (C)</b>	\$2,550
<b>30% of (C) = (D)</b>	\$765

### Step 3: Calculate Tenant Contribution

<b>Total (A) + (D) = (E)</b>	\$765
<b>Minimum Tenant Contribution = (F)</b>	\$390
<b>Enter (E) or (F), whichever is Higher = (G)</b>	\$765
<b>Utility Allowance from Table 3 of Guide = (H)</b> <i>(if applicable)</i>	n/a
<b>Insurance Allowance from Table 3 of Guide = (I)</b> <i>(if applicable)</i>	\$13
<b>Tenant Contribution (G - H - I) = (J)</b>	\$752

### Step 4: Calculate Rent Benefit

Market Rent (K)	Tenant Contribution (J)	Rent Benefit (K - J)
\$1,359	\$752	\$607

The household pays **\$752** per month to the Housing Provider and the Region provides a monthly Rent Benefit of **\$607**, the difference between the Market Rent and the Tenant Contribution.