

<b>Housing Services Division</b>		<b>Content Updated: 2021-07-19</b>
		<b>Policy and Procedure No. CoH21-0701-CRGI01</b>
<b>Social Housing Administration</b>		<b>Effective Date: 2021-07-01</b>

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

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

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

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

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

	<p>RGI tenants are also ineligible if they pay RGI equivalent to the market rent amount for (24) consecutive months or if they begin to receive a portable housing benefit. See <a href="#">RGI to Market Policy</a></p> <p>All other basic eligibility requirements remain unchanged as per the <a href="#">Basic Eligibility Requirements Policy</a>.</p>
<p><b>Biennial Reviews</b></p>	<p>Although the Service Manager does have an option to reduce the need for full annual reviews in certain circumstances, the City of Hamilton will continue with a <b>12-month RGI review</b> approach.</p> <p>The Service Manager has the discretion under Section 10 (2) to allow for bi-annual reviews to be completed if Tenants have met the following criteria:</p> <ul style="list-style-type: none"> <li>○ Not employed</li> <li>○ No dependents</li> <li>○ Fixed income only</li> <li>○ Receive OAS or GIS</li> </ul> <p>In these cases, upon Service Manager approval, the RGI review can be completed every other year by estimating the RGI increase of 30 per cent of the monthly OAS/GIS increase from previous year.</p>
<p><b>Students</b></p>	<p>All household members in full-time studies will have their income excluded from the RGI calculation.</p> <p>Both education-related income (e.g. OSAP, scholarships) and non-educated related income (e.g. earnings) is excluded for the duration of the period that the full-time student is in school full-time, <b>including summer or other temporary breaks.</b></p> <p>The definition for full-time attendance or what constitutes a recognized educational institution has not changed. This includes students that are:</p> <ul style="list-style-type: none"> <li>• head of household, a spouse and a dependent</li> <li>• have 60% or higher of full course load</li> <li>• have 40% or higher of full course load if disabled</li> </ul> <p>Students must attend and show proof of attendance at recognized educational institutions which includes:</p> <ul style="list-style-type: none"> <li>○ Primary and secondary schools under the Education Act (including private schools and home schooling)</li> <li>○ Colleges and universities</li> <li>○ Private career colleges</li> </ul> <p><b>Students and OW/ODSP</b></p> <ul style="list-style-type: none"> <li>• If the full-time student is part of an OW or ODSP benefit unit then their income is excluded from the calculation of non-benefit income, but the benefit unit is still subject to the social assistance scale.</li> </ul> <p>(Married or sole-support parents could be eligible for OW top-ups if the money received from OSAP for living expenses is less than what they would get through OW).</p>







**Income NOT included and deductions from the ANI calculation**

- Net rental income
- Veteran’s benefits for income support or replacement (do not include amounts for disability or death of a war veteran due to war service)
- Spousal support payments received (excluding child support payments)

Do not include; income from full-time students, Net RDSP payments, One-time lump sum payments, Child support payments and Social assistance payments.

The gross income amounts calculated from the above sources is then reduced by the following deductions to calculate the Approximate Net Income (ANI).

Deductions should include:

- Registered pension plan deductions and adjustments for eligible tax deductions
- RRSP contributions eligible for tax deductions
- Annual union, professional or similar dues
- Childcare expenses eligible for tax deductions
- Disability supports eligible for tax deductions
- Employment expenses eligible for tax deductions
- Spousal support payments paid under an enforceable court order, but not child support payments)
- Universal childcare benefit repayment.

Income tax, CPP and EI deductions are not eligible to be used as deduction for this purpose.

The household member is not required to claim any of these deductions from their total income, but it is to their benefit to lower the amount of income for the RGI rent calculation. If the member does not provide valid documentation to support an allowable deduction or if the deduction amounts are unknown; gross income amounts may be used to determine the ANI.

The deductions will be reflected in the next income tax assessment and will be considered the next time that tax-based net income is used.

**Verification of the ANI calculation**

Documentation to verify approximated net income is required from the source of the income. The documentation must provide enough information to allow for the annual approximation of the net income that is anticipated to be received over the 12-month period following the RGI review. It may include one or more pay stubs or a letter directly from the income source at the discretion of the Housing Provider.

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

**Determine the Approximated ANNUAL Net Income**

**The Annual ANI is determined for each family member as follows:**

Frequency of Income	Annual net income - factor
Annual	---
Quarterly	Multiply by 4

	<table border="1"> <tr> <td>Monthly</td> <td>Multiply by 12</td> </tr> <tr> <td>Semi-monthly</td> <td>Multiply by 24 (12 months multiplied by 2)</td> </tr> <tr> <td>Biweekly</td> <td>Multiply by 26 (52 weeks divided by 2)</td> </tr> <tr> <td>Weekly</td> <td>Multiply by 52</td> </tr> </table>	Monthly	Multiply by 12	Semi-monthly	Multiply by 24 (12 months multiplied by 2)	Biweekly	Multiply by 26 (52 weeks divided by 2)	Weekly	Multiply by 52	
Monthly	Multiply by 12									
Semi-monthly	Multiply by 24 (12 months multiplied by 2)									
Biweekly	Multiply by 26 (52 weeks divided by 2)									
Weekly	Multiply by 52									
<p><b>Adjusted family net income (AFNI)</b></p> <p><b>AFNI RDSP adjustments</b></p> <p><b>AFNI Earnings Exception Adjustment</b></p> <p><b>Total AFNI</b></p>	<p>Once the annual net income of all family members has been determined and verified; these amounts are added together and to determine the Adjusted Family Net Income (AFNI).</p> <p>Once the annual net income of all family members (who are not full-time students) is determined and verified, these amounts are totaled to determine the Adjusted Family Net Income (AFNI) for the family unit or benefit unit.</p> <p>If a household member has or had a Registered Disability Saving Plan (RDSP), any net income from the RDSP is excluded from their net income when determining AFNI. Any RDSP repayments are added to AFNI. The Proof of Income Statement is required for verification of net RDSP income since it will show RDSP payments on Line 12500 and RDSP repayments on Line 23200 (other income)</p> <p>If a household member has employment-related income, they are entitled to an <b>earnings exemption</b> to offset AFNI. Employment-related income includes:</p> <ul style="list-style-type: none"> <li>• Wages, salaries, commissions, bonuses, tips, gratuities, vacation pay</li> <li>• Remuneration as a dependent contractor</li> <li>• Net business or self-employment income</li> <li>• Employment Insurance (EI), WSIB for loss of earnings</li> <li>• Payments for sick leave or short-term disability under a private or workplace insurance plan</li> <li>• Other income as determined by the Service Manager (e.g. COVID recovery benefits)</li> </ul> <p>The exemptions are:</p> <ul style="list-style-type: none"> <li>• \$75 for a single person</li> <li>• \$150 for a family with more than one person</li> </ul> <p>Earnings exemptions apply per family unit or benefit unit in the household. If there is more than one family unit in the household, the household may qualify for more than \$150 in earnings exemptions. Dependents over the age of 18 with employment-related income are entitled to an earnings exemption in their own right.</p> <p>The earnings exemption cannot be more than the total earnings of the applicable family unit or benefit unit.</p> <p>Once AFNI has been determined, divide by 12 to find the <b>monthly</b> amount to be used in the calculation of RGI.</p> <p>The <b>monthly</b> AFNI then forms the basis of the RGI calculation for:</p> <ul style="list-style-type: none"> <li>• Households not in receipt of OW or ODSP</li> </ul>									

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

<p><b>RGI calculation based on Benefit Units and ODSP &amp; CPP-D or OAS Allowance</b></p>	<p>For benefit units that receive ODSP and CPP-Disability (CPP-D) or OAS Allowance (OAS-A), the amount of income from those sources is not compared to the non-benefit income limit.</p> <p>Income from CPP-D or OAS-A is compared to the ODSP basic needs amount. This amount is found on the ODSP Statement of Assistance.</p> <p>If the CPP-D or OAS-A is equal to or lower than the basic needs amount, then the RGI is calculated using the scale amount.</p> <p>If the CPP-D or OAS-A is greater than the basic needs amount, then the RGI is calculated at 30% of the adjusted family income for the benefit unit. The ODSP income is not included in the calculation.</p> <table border="1" data-bbox="418 659 1466 1005"> <thead> <tr> <th>CPP-D/OAS Allowance</th> <th>Calculation Method</th> <th>Threshold</th> </tr> </thead> <tbody> <tr> <td>LESS than or EQUAL to ODSP basic needs</td> <td>Scale Amount</td> <td>N/A</td> </tr> <tr> <td>LESS than or EQUAL to ODSP basic needs + spouse has other non-benefit income</td> <td>Scale Amount (if non-benefit income less than threshold) 30% (if non-benefit income more than threshold)</td> <td>Applies</td> </tr> <tr> <td>MORE than ODSP basic needs</td> <td>30% of non-benefit income</td> <td>N/A</td> </tr> </tbody> </table>	CPP-D/OAS Allowance	Calculation Method	Threshold	LESS than or EQUAL to ODSP basic needs	Scale Amount	N/A	LESS than or EQUAL to ODSP basic needs + spouse has other non-benefit income	Scale Amount (if non-benefit income less than threshold) 30% (if non-benefit income more than threshold)	Applies	MORE than ODSP basic needs	30% of non-benefit income	N/A
CPP-D/OAS Allowance	Calculation Method	Threshold											
LESS than or EQUAL to ODSP basic needs	Scale Amount	N/A											
LESS than or EQUAL to ODSP basic needs + spouse has other non-benefit income	Scale Amount (if non-benefit income less than threshold) 30% (if non-benefit income more than threshold)	Applies											
MORE than ODSP basic needs	30% of non-benefit income	N/A											
<p><b>Utility Charges and Allowances</b></p>	<p>Section 9 of O. Reg. 316/19 prescribes adjustments that must be made to RGI for services, utilities and heating.</p> <p>If heat, water, hot water, a refrigerator or a stove are not provided in the rental unit, then the household is entitled to a utility allowance that is to be <b>deducted</b> from their rent.</p> <p>If additional services are provided, as outlined in the tables, a charge is <b>added</b> to the rent utility charge.</p> <p>The charges and allowances vary by size of unit, by type of housing, and by region of the province and are set out in Tables 4 to 8. The City of Hamilton is in the <b>Southern Region</b> and the following tables are attached.</p> <ul style="list-style-type: none"> <li>• Table 4 – Extra charges</li> <li>• Table 5 – Allowances for Water and Appliances</li> <li>• Table 6 – Heat Allowance – Oil</li> <li>• Table 7 – Heat Allowance - Gas</li> <li>• Table 8 – Heat Allowance – Electricity</li> </ul> <p>Utility adjustments apply in addition to the RGI scale amounts in Tables 1, 2 &amp; 3.</p>												
<p><b>Additional Charges</b></p>	<p>Any additional charges for services that the Housing Provider supplies (e.g. parking, cable, sector support) are the final addition to determine the total monthly rent . The Housing Provider sets the amount of additional charges as part of its</p>												



<p><b>Households paying less than minimum as of June 30, 2020.</b></p> <p><b>Phased in Minimum Rents</b></p>	<p>Any additional fees that are added to the rent/housing charge such as parking or sector support will be added to the new minimum rent amount.</p> <p>Current Households with RGI less than \$129 as of June 30, 2020 will receive a Phased-in Approach for rent increases until they reach the minimum rent amount.</p> <p>For households who pay the minimum rent of \$85 or are paying RGI between \$85 and \$129, a phased-in approach will be applied beginning with their first annual review after July 1, 2020.</p> <p>The minimum rent will be increased by \$8 per year at annual RGI review. The table below shows the phased-in amounts.</p> <table border="1" data-bbox="553 632 1365 1066"> <thead> <tr> <th>Review Period</th> <th>Phased-in Minimum Rent</th> </tr> </thead> <tbody> <tr> <td>July 1, 2020 - June 30, 2021</td> <td>\$93</td> </tr> <tr> <td>July 1, 2021 – June 30, 2022</td> <td>\$101</td> </tr> <tr> <td>July 1, 2022 – June 30, 2023</td> <td>\$109</td> </tr> <tr> <td>July 1, 2023 – June 30, 2024</td> <td>\$117</td> </tr> <tr> <td>July 1, 2024 – June 30, 2025</td> <td>\$125</td> </tr> </tbody> </table> <p>The "Phased-in Amount" will continue until the household reaches the new minimum rent amount after annual increases applied (based on annual Ontario Rent Increase Guidelines).</p> <p>At each RGI review the household's RGI calculation will be compared to the Phased-in Minimum Rent amount. If the RGI calculation is below the Phased-in Minimum rent amount applicable for the review period, the household's RGI rent will be increased to the Phased-in Minimum rent amount.</p> <p>If the RGI calculation increases above the full minimum rent amount for the year (\$129+ annual increases), the household will no longer qualify for the Phased-in minimum rent approach.</p>	Review Period	Phased-in Minimum Rent	July 1, 2020 - June 30, 2021	\$93	July 1, 2021 – June 30, 2022	\$101	July 1, 2022 – June 30, 2023	\$109	July 1, 2023 – June 30, 2024	\$117	July 1, 2024 – June 30, 2025	\$125
Review Period	Phased-in Minimum Rent												
July 1, 2020 - June 30, 2021	\$93												
July 1, 2021 – June 30, 2022	\$101												
July 1, 2022 – June 30, 2023	\$109												
July 1, 2023 – June 30, 2024	\$117												
July 1, 2024 – June 30, 2025	\$125												
<p><b>Households in receipt of (OW or ODSP)–Single Benefit Units</b></p>	<p>The minimum rent <b>does not apply</b> to those who are a single beneficiary on OW or ODSP. The minimum rent for <i>single benefit unit</i> paying RGI is calculated as per the Social Assistance Rent Scales. These amounts are not indexed annually.</p> <p>The minimum or maximum rent is for the rental unit. It applies to the entire household and not individual family units or benefit units within the household. It is the minimum or maximum RGI rent that a household can pay for the unit.</p>												
<p><b>Maximum Rent</b></p>	<p>Both minimum and maximum rent amounts apply to RGI units. It is the least or greatest amount of rent that a household can pay for the unit in which they live. After calculating the RGI for the household, including any applicable utility</p>												

	<p>adjustments, and ensure that the RGI is not below the minimum rent or above the maximum rent for the unit.</p> <p>The geared-to-income rent calculation (after applying adjustments for utility charges and allowances) is compared with the minimum rent amount to determine the final geared-to-income rent.</p> <p>Utility allowances cannot bring the rent below the minimum rent amount. All additional fees added to the rent/housing charge such as parking or sector support must be added to the new minimum rent amount.</p>
<p><b>Households with No Income</b></p>	<p>Where an RGI household reports or has a change in income that results in the household having no sources of income, the household's rent can be set to the <b>minimum rent</b> if they meet the following conditions:</p> <ul style="list-style-type: none"> <li>• provide verification of the change in circumstances resulting in having no income source (e.g. a copy of the Record of Employment) and must meet the requirements to pursue income.</li> <li>• If a household cannot verify that they have no income, they will continue to be charged their normal RGI rent until they can provide the required documentation to verify that no income is being received.</li> </ul> <p>Households who fail to pursue income, in accordance with <u>Pursuit of Income</u> cease to be eligible for RGI assistance. Then, the Housing Provider must issue a ninety (90) day Notice of an Increase to market rent, which includes instructions for how the household may request a review of the decision.</p>
<p><b>Additional Charges</b></p>	<p>Any additional charges for services that the <u>Housing Provider</u> supplies (e.g. parking, cable, sector support) are the final addition to determine the total rent for the month.</p> <p>Additional charges are not part of RGI assistance. Additional charges are always added after the RGI is calculated - including any utility adjustments and the comparison to the minimum and maximum rent for the unit.</p> <p>Additional charges such as: parking, cable/ satellite tv, internet, air conditioning or a co-op sector support fee must be listed in the lease or tenancy agreement.</p>
<p><b>Calculating Rent for a Partial Month</b></p> <p><b>Daily Calculation</b></p>	<p>If a household lives in a unit for less than a full month, the RGI for the month is prorated so that the household only pays for the part of the month in which it occupied the unit. This can occur in the month of move-in or the month of move-out.</p> <p>The RGI is not prorated if the lease or tenancy agreement begins on the first of the month, and the household chooses not to move in until after this date.</p> <p>There is no prorating for partial months at the end of the tenancy. The <i>Residential Tenancies Act, 2006</i> states that a tenant may give notice to terminate a tenancy at the end of a period or end of a term. Since most tenancies are month-to-month tenancies, this means that the termination date would be the end of the month.</p> <p>The prorated RGI amount owing for the month is calculated based on the days in</p>



twenty percent (20%) or more in their total household income for the year. See JOB AID Approximated Net Income (ANI).

A household's RGI rent decrease cannot be reviewed a second time in between annual RGI reviews, even if there are extenuating circumstances.

Households are not required to report employment or pension income changes during the year. In-year RGI rent calculations do not occur when household members' employment or pension income increases during the year.

**Effective Dates of RGI changes**

The notice requirements for changing a household's RGI are set out below.

<b>Annual Reviews</b>		
Increase or Decrease in Rent		Effective first day of the month following the review
Housing Providers should implement RGI changes resulting from the annual RGI review without delay.		
<b>In-Year Reviews</b>		
Decrease in income of at least 20%		Effective first day of the month following the in-year review
Increase in non-benefit income above limit		
Permanent change in household composition		Effective first day of the month following the change
Change in full-time student status		
Change in receipt of OW or ODSP		
Income Taxes re-assessed		
<b>Ineligibility for RGI assistance</b>		Effective first day of the month following 90 days from the date of the notice

**Change in RGI Notices; Review Clause**

Household must be notified whenever there is a change in the amount of RGI payable. Housing Provider should send Notices immediately, but no later than 7 days from the date of the decision to change RGI. If the RGI increases, the increase takes effect on the first day of the second month following:

- the date of notice, if the increase is as a result of an annual RGI review
- the date of change, if the increase is as a result of a change to the tenant or co-op member's household income or composition.



3. Household does not provide annual RGI renewal documentation to determine on-going eligibility for RGI assistance
4. Household does not file an income tax return under the Income Tax Act (Canada) by the time of their next annual RGI review.
5. Household does not report changes to information or documents pertaining to RGI eligibility, changes to household composition or certain mandatory changes to income within 30 days.
6. Household does not divest themselves of an interest in residential property.
7. A household who pays the equivalent to market rent for a period of 24-months under RGI to Market Policy.
8. An overhoused household does not follow the process to move to an appropriately sized unit as outlined in Overhoused Policy.
9. A household is absent from the unit for a period greater than 90 days as outlined in the Absence from Unit Policy.
10. The household begins to receive a portable housing benefit.

**Households who cease to be eligible for RGI assistance for any of the above reasons will have their housing subsidy withdrawn.**

Housing Providers must give the household written notice when the Household is no longer eligible for RGI. The notice must state the following:

- The reason(s) the household is ineligible for RGI
- The household's rent will increase to market rent on the first day of the month, following 90 days from the date of the notice
- The household may request a review of the decision that they are ineligible for RGI

When a household ceases to be eligible for RGI assistance, they do not have to move from their current unit but can choose to remain and pay the market or **maximum rent** for the unit. If they decide to vacate the unit, proper notice must be given in accordance with their lease and applicable legislation.

Households who have lost their RGI assistance, and wish to receive it again, must re-apply through ATH and meet all eligibility requirements before being placed on the centralized wait list for RGI assistance. They will receive an application date based on the date they submitted their new application to ATH.

Households who fail to return their annual RGI review forms before the required date are **ineligible** for RGI. Housing Providers must issue a Notice of RGI ineligibility, noting that rent will increase to the market rate on the first day of the month following 90 days from the date of the notice.

<p><b>Failure to Provide Annual RGI information</b></p>	<p>Housing Providers may make additional requests for the information prior to serving the notice of ineligibility as outlined in the Eviction Prevention Policy. However, Housing Providers should not reasonably delay notice of RGI ineligibility if the documents are not returned.</p> <p>Housing Providers may <b>reinstate</b> the RGI eligibility if the annual RGI review forms are returned <b>prior to the increase to the market rent</b>.</p> <p>If forms are returned <b>after the increase to the market rent charge</b>, the Housing Provider may contact the Service Manager, if it is of the opinion there are <b>extenuating circumstances</b> which have been clearly demonstrated by the household.</p>
<p><b>Job Aids</b></p>	<p>The following Job Aids are sample letters to be provided to <u>rent-geared-to-income (RGI) applicants or tenants</u>, they should <b>only</b> be used if your RGI units are subject to the <i>Housing Services Act, 2011</i> (including units under Rent Supplement agreements).</p> <p>The legal requirements for notices are outlined in Section 53 of the HSA and section 61 of Ontario Regulation 367/11.</p> <p>All letters should be printed on the Housing Providers company letterhead. Enter the name of the tenant(s) in the appropriate areas and any other information required.</p> <p>The letter must be addressed to all household members who have signed the lease. Remember to include any dependant adults or 16/17-year old's, if they are required to sign the lease.</p> <p><a href="#">JOB AID - Overview of RGI Calculation Steps</a>  <a href="#">JOB AID - Verifying Tax Based Net Income July 2021</a>  <a href="#">JOB AID - Request to Pursue Income July 2021</a>  <a href="#">JOB AID - Request to Pursue Sponsorship Income July 2021</a>  <a href="#">JOB AID - Prorated Rent Table</a>  <a href="#">JOB AID - Approximated Net Income (ANI)</a>  <a href="#">JOB AID - RGI Review Calculation Worksheet</a>  <a href="#">JOB AID - Tenant Responsibilities - Q and A</a></p>
<p><b>Compliance</b></p>	<p>Decisions by Housing Providers regarding the calculation of RGI assistance are appealable to the Social Housing Review Panel.</p> <p>Accuracy of rent calculations will also be reviewed during Operational Reviews.</p>
<p><b>References</b></p>	<p><a href="#">Housing Services Act, 2011</a>  <a href="#">Ontario Regulation 316/19</a></p>
<p><b>Appendices</b></p>	<p><b>Appendix I: Rent Scale Tables for Benefit Units</b></p>
<p><b>Approval</b></p>	<p>Author Names: Brian Kreps and Kim Ryan  Manager Name: Brian Kreps, Manager Social Housing  Director Name: Edward John, Director Housing Services  Date: September 2, 2021</p>

## Appendix I: Rent Scale Tables for Benefit Units

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

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

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

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

TABLE 3  
ONTARIO DISABILITY SUPPORT PROGRAM RENT SCALE

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

TABLE 4  
STANDARD EXTRA CHARGES

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

TABLE 5  
ALLOWANCES FOR WATER AND APPLIANCES

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

TABLE 6  
HEAT ALLOWANCE — OIL

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

TABLE 7  
HEAT ALLOWANCE — GAS

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

TABLE 8  
HEAT ALLOWANCE — ELECTRICITY

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

<b>Overview of RGI Calculation Steps</b>	
<b>Step 1</b>	Verify household composition Identify full-time students Identify family units and benefit units
<b>Step 2</b>	Determine the annual net income of individual family members using one of the following methods: <b>a) Tax-based net income OR</b> <b>b) Approximated net income “best estimate”</b>
<b>Step 3</b>	Determine monthly Adjusted Family Net Income (AFNI) <ul style="list-style-type: none"> <li>• Add the annual net income of all members of the family unit or benefit unit</li> <li>• Exclude the income of full-time students</li> <li>• Divide by 12 to determine AFNI for a month.</li> <li>• Apply earnings exemption, if applicable</li> </ul>
<b>Step 4</b>	Calculate the base RGI for each family unit and benefit unit in the household using the appropriate method:  <b>30% of AFNI or Rent Scales (OW/ODSP)</b> <ul style="list-style-type: none"> <li>• add these amounts to determine the base RGI for the household.</li> </ul>
<b>Step 5</b>	Add any applicable utility charges <b>OR</b> subtract any applicable utility allowances.
<b>Step 6</b>	Compare the final amount to the <b>minimum</b> and/or maximum rent (Market rent) for the unit adjust as required.
<b>Step 7</b>	Apply any additional charges (i.e. parking, cable etc.) to determine the total Rent.
<b>Step 8</b>	Partial month rent  If a new tenant moves into the unit mid-month, use the prorated rent table to calculate the partial rent for the month.
<b>Final</b>	Round the total RGI payable for the household down to nearest wholedollar & Notify the household of the total amount of RGI payable
<i>*** Note: If the household income is below the minimum basic amount that the household may be entitled to (e.g. GAINS, OW), then a Pursuit of Income is a requirement.</i>	

**(Insert provider logo)**

**Insert Provider Name, Address & Contact Information**

## Verifying Tax Based Net Income

---

To Click or tap here to enter text.:

Household members whose income is to be included in the rent calculation are required to file their income tax returns annually as a condition of initial or continued eligibility for a social housing subsidy.

Our office is requesting that you provide the following:

□ **Proof of Income Statement**

*A proof of income statement is a simple version of your Income Tax Assessment that summarized your income and deductions for the tax year. The attached provides instructions on how to complete this.*

□ **Notice of Assessment**

*Your notice of assessment (NOA) is an evaluation of your tax return that the Canada Revenue Agency sends you every year after you file your tax return.*

□ **File your Income Tax**

*Filing Income Tax ensures that you receive the refunds, benefits, or credit payments that you may be entitled to. CRA has [digital services](#) to assist with filing. By filing online and using CRA's digital services, you can improve how fast your assessment is processed. Check out CRA's [step-by-step guide](#) about how to get started.*

Please submit the above by Click or tap here to enter text.. If not returned, you may be made ineligible for RGI which means you may be charged the market rent/housing charge for your unit.

If you have any questions, please call Click or tap here to enter text. at Click or tap here to enter text..

Sincerely,

Click or tap here to enter text.

Click or tap here to enter text.

# Options for acquiring proof of income statements:

## Option 1:

You can get a Proof of Income Statement from the Canada Revenue Agency (CRA) online or by mail.

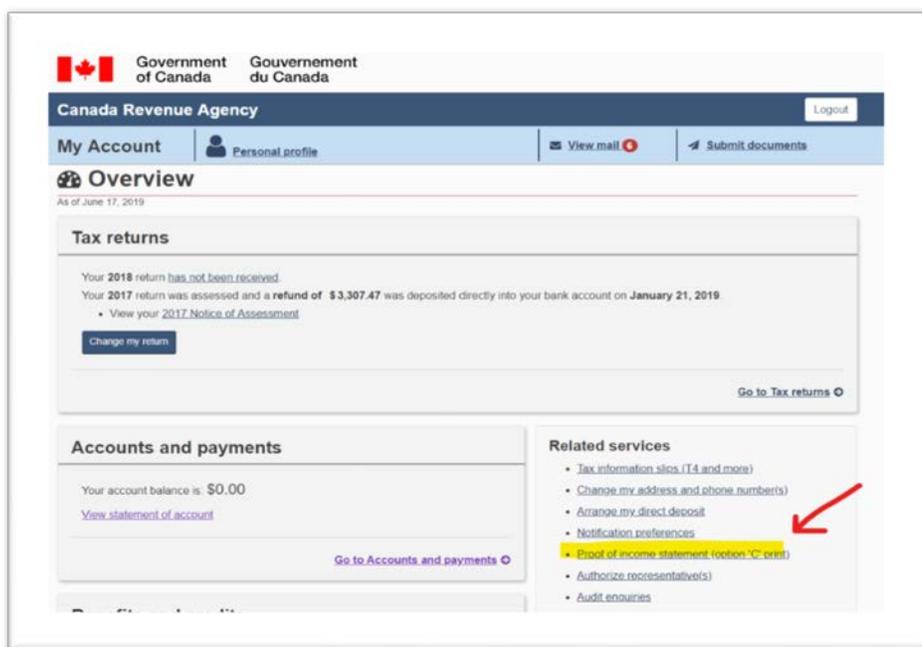
### Online

The *CRA My Account* is a secure portal that lets you view your personal income tax and benefit information and manage your tax affairs online.

If you are not already registered for My Account, you can sign up on the CRA website. There is a helpful video on the CRA site to walk you through how to register.

If you received an Income Tax refund or Canada child benefits (CCB), you likely are already registered for My Account, and you can easily print a Proof of Income Statement.

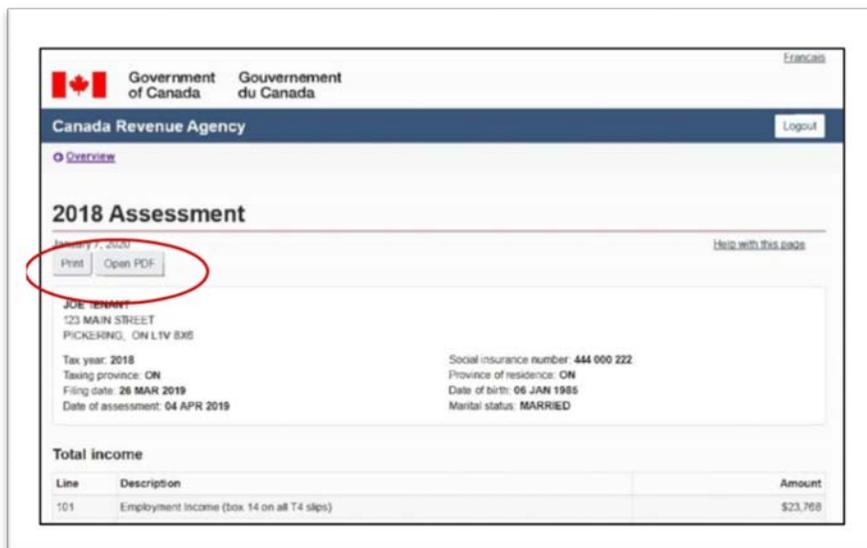
1. Login into your CRA My Account online (<http://www.cra-arc.gc.ca/myaccount/>)
2. Click the “Proof of income statement (option ‘C’ print)” link under the “Related services” section in the bottom right corner



3. Select the Tax Year from the drop-down list that you want to see.



4. Click the Next button. Your Proof of Income Statement will open up.



5. Press the Print button to generate a paper copy to bring in, or the Open PDF button if you'd like to save the PDF file and save it electronically.

## Option 2:

### By Mail

You can order a copy of the Proof of Income Statement (option "C" print) to be mailed to you by calling the automated Canada Revenue Agency (CRA) line at 1-800-267-6999.

You will need to verify your identity when you call. You will need:

- Your full name and date of birth
- Your social insurance number (SIN)
- Your complete address, including postal code
- Line 150 from your most recent tax assessment

It can take up to 10 days to receive the Proof of Income Statement by mail.

**(Insert provider logo)**

**Insert Provider Name, Address & Contact Information**

## Notice to Pursue Income

---

To Click or tap here to enter text.:

Per City of Hamilton [Pursuit of Income Policy](#), Our office has reason to believe that you may be eligible to receive income from the following sources:

- **Old Age Security, Guaranteed Income Supplement, and Ontario Guaranteed Annual Income Supplement (OAS / GIS / GAINS)**

*OAS is a federal monthly benefit payable to seniors age 65 and over who have lived in Canada for at least 10 years. Some seniors who have not been in Canada for 10 years may be eligible for a reduced pension amount.*

*Most seniors are automatically enrolled or can apply online or go to a Service Canada office.*

*GIS is a federal non-taxable monthly benefit paid to recipients of OAS who have low income and is assessed annually.*

*For more information on OAS/GIS and the process to apply, please go to <https://www.canada.ca/en/services/benefits/publicpensions/cpp/old-age-security.html>*

*GAINS is a provincial supplement that may be paid in addition to OAS and GIS to low income seniors and is assessed annually with OAS/GIS.*
- **Employment Insurance (EI) benefits**

*Employment insurance benefits are available to people who have paid into the program and are now unemployed. You may be eligible for EI due to a loss of employment, a temporary loss of employment due to illness or injury, on a Maternity or Parental leave, on a temporary leave to care for gravely ill relative. <https://www.canada.ca/en/services/benefits/ei.html>*
- **Ontario Works and/or Ontario Disability Support Program**

*Ontario Works provides basic financial assistance to low income people and their families. OW provides money for food, shelter and other costs such as clothing or prescription medications to people in financial need who meet the eligibility criteria. Individuals can apply for income assistance and emergency assistance through the [Online Application for Social Assistance \(OASA\)](#) or by calling the City of Hamilton-Ontario Works office at 905-546-4800 or toll free at 1-855-999-8729*
- **Other**

*Insert description and contact information on how to access the income*

In order to continue to be eligible for rent-g geared-to-income (RGI), you must apply for this income.

You must report back to [Click or tap here to enter text.](#) within 30-days with proof that you have applied and documents to show whether you are eligible for this income.

If you do not report back by [Click or tap here to enter text.](#), you may be made ineligible for RGI which means

you may be charged the market rent/housing charge for your unit.

If you have any questions, please call [Click or tap here to enter text.](#) at [Click or tap here to enter text.](#)

Sincerely,

[Click or tap here to enter text.](#)

[Click or tap here to enter text.](#)

**(Insert provider logo)**

**Insert Provider Name, Address & Contact Information**

**Request to Pursue Sponsorship Income**

---

To Click or tap here to enter text.:

You were sponsored to come to Canada by Click or tap here to enter text.. In agreeing to this sponsorship, your sponsor agreed to support you and any other sponsored family members until the end of the sponsorship agreement.

In order to be eligible for rent-gared-to-income (RGI), you must pursue income support from your sponsor. Please have your sponsor complete the Declaration of Sponsorship form below and return by Click or tap here to enter text..

If you do not return the completed form by this day or if your sponsor does not agree to provide a regular amount of income support, you will need to apply for Ontario Works. If you start to received Ontario Works, your sponsor may have to repay and social assistance paid to you. Your sponsor may also be unable to sponsor somene else to come to Canada in the future.

If you have any questions, please contact the office.

Sincerely,

Click or tap here to enter text.

Housing Provider

\*\*\*\*\*

**DECLARATION OF SPONSORSHIP**

Regarding: Sponsorship Agreement for Click or tap here to enter text.

I/We acknowledge that even though the sponsored family members have applied for rent-gearred-to-income (i.e. subsidized) housing, the sponsorship obligations as outlined by Citizenship and Immigration Canada have not changed.

I/We understand that as a sponsor(s) of \_\_\_\_\_, I/we are required to provide for the sponsored person(s) and his or her family members' basic needs for the complete length of the sponsorship agreement (i.e. 3-20 years). Basic requirements include food, shelter, clothing, fuel, utilities, household supplies, personal requirements and health care not provided by public health.

*(Ref: IMM 1344 B, SPONSORSHIP AGREEMENT, Citizenship and Immigration Canada).*

**Please print:**

Name of Sponsor(s): \_\_\_\_\_

Address of Sponsor(s): \_\_\_\_\_ Phone Number of Sponsor(s): \_\_\_\_\_

Length of Sponsorship (Number of Years): \_\_\_\_\_ Date Sponsorship Began: \_\_\_\_\_

Monthly contribution to sponsored family members (dollar amount): \$ \_\_\_\_\_

Signature of Sponsor: \_\_\_\_\_ Dated this \_\_\_\_\_ day of \_\_, 20\_\_\_\_.

**Note:** In addition to this form, a copy of the sponsorship agreement or Confirmation of Permanent Residence (COPR) for all sponsored family member is required for the household file.

Information on this form will be kept confidential.

## Prorated rent tables

When a household moves into or out of a unit for a partial part of a month, the RGI charge should be calculated for only the portion of the month during which they will occupy the unit. Please see the table below to calculate the pro-rated rent charge.

The minimum rent does not apply where the rent has been pro-rated for a partial month.

USE THESE FACTORS IN MONTHS WITH:					USE THESE FACTORS IN MONTHS WITH:				
MOVE-IN DAY	28 DAYS	29 DAYS	30 DAYS	31 DAYS	MOVE-OUT DAY	28 DAYS	29 DAYS	30 DAYS	31 DAYS
31st	--	--	--	0.03226	1st	0.03571	0.03448	0.03333	0.03226
30th	--	--	0.03333	0.06452	2nd	0.07143	0.06897	0.06667	0.06452
29th	--	0.03448	0.06667	0.09677	3rd	0.10714	0.10345	0.10000	0.09677
28th	0.03571	0.06897	0.10000	0.12903	4th	0.14286	0.13794	0.13333	0.12903
27th	0.07143	0.10345	0.13333	0.16129	5th	0.17857	0.17242	0.16667	0.16129
26th	0.10714	0.13794	0.16667	0.19355	6th	0.21428	0.20690	0.20000	0.19355
25th	0.14286	0.17242	0.20000	0.22581	7th	0.25000	0.24138	0.23333	0.22581
24th	0.17857	0.20690	0.23333	0.25806	8th	0.28571	0.27586	0.26667	0.25801
23rd	0.21428	0.24138	0.26667	0.29032	9th	0.32143	0.31035	0.30000	0.29032
22nd	0.25000	0.27586	0.30000	0.32258	10th	0.35714	0.34483	0.33333	0.32258
21st	0.28571	0.31035	0.33333	0.35484	11th	0.39285	0.37932	0.36667	0.35484
20th	0.32143	0.34483	0.36667	0.38710	12th	0.42857	0.41378	0.40000	0.38710
19th	0.35714	0.37932	0.40000	0.41935	13th	0.46428	0.44827	0.43333	0.41935
18th	0.39285	0.41378	0.43333	0.45161	14th	0.50000	0.48276	0.46667	0.45161
17th	0.42857	0.44827	0.46667	0.48387	15th	0.53572	0.51724	0.50000	0.48387
16th	0.46428	0.48276	0.50000	0.51613	16th	0.57143	0.55173	0.53333	0.51613
15th	0.50000	0.51724	0.53333	0.54839	17th	0.60715	0.58622	0.56667	0.54839
14th	0.53572	0.55173	0.56667	0.58065	18th	0.64286	0.62068	0.60000	0.58065
13th	0.57143	0.58622	0.60000	0.61290	19th	0.67857	0.65517	0.63333	0.61290
12th	0.60715	0.62068	0.63333	0.64516	20th	0.71429	0.68965	0.66667	0.64516
11th	0.64286	0.65517	0.66667	0.67742	21st	0.75000	0.72414	0.70000	0.67742
10th	0.67857	0.68965	0.70000	0.70968	22nd	0.78572	0.75862	0.73333	0.70968
9th	0.71429	0.72414	0.73333	0.74194	23rd	0.82143	0.79310	0.76667	0.74194
8th	0.75000	0.75862	0.76667	0.77419	24th	0.85714	0.82758	0.80000	0.77419
7th	0.78572	0.79310	0.80000	0.80645	25th	0.89286	0.86206	0.83333	0.80645
6th	0.82143	0.82758	0.83333	0.83871	26th	0.92857	0.89655	0.86667	0.83871
5th	0.85714	0.86206	0.86667	0.87097	27th	0.96429	0.93103	0.90000	0.87097
4th	0.89286	0.89655	0.90000	0.90323	28th	*	0.96552	0.93333	0.90323
3rd	0.92857	0.93103	0.93333	0.93548	29th	*	*	0.96667	0.93548
2nd	0.96429	0.96552	0.96667	0.96774	30th	*	*	*	0.96774
1st	--	--	--	--	31st	*	*	*	*

## Approximated Net Income Calculation Sheet (ANI)

Only to be used when there is no Income Tax Return OR if the current Tax Based income does not reflect current or future earnings.

Income Source	Amount	Verification Rec'd
Employment income, including wages, salaries, commissions, bonuses, tips, gratuities, vacation pay and remuneration as an independent contractor.		
Self-employment income (business, professional, commission, farming, fishing, partnerships)		
Employment Insurance benefits under the Employment Insurance Act.		
Workplace Safety and Insurance Board (WSIB) benefits for loss of earnings		
Wage-loss replacement plan benefits or payments for sick leave, short-term disability or maternity leave under a private or workplace insurance plan.		
Veteran's benefits for income support or replacement (do not include amounts for disability or death of a war veteran due to war service)		
Old Age Security (OAS)		
Guaranteed Income Supplement (GIS)		
Guaranteed Annual Income Supplement (GAINS)		
Canada Pension Plan (CPP) or Quebec Pension Plan (QPP) – excluding CPP or QPP child benefits		
Registered Retirement Income Fund (RRIF) and Registered Retirement Savings Plan (RRSP) income from T4RSP slips		
Private pensions, foreign pensions and superannuation		
Investments and Interest, dividends and other investment income – excluding income from Tax-free Savings Accounts (TFSA).		
Annuities		
Capital Gains		
Net Rental Income		
Spousal support payments received (excluding child support payments)		
<b>Total Gross Income Amount</b>	<b>\$0.00</b>	
<b>Deductions (if deductions can't be verified then, use gross income amount)</b>		
Registered pension plan deductions and adjustments for eligible tax deductions		
RRSP contributions eligible for tax deductions		
Annual union, professional or similar dues		
Childcare expenses eligible for tax deductions		
Disability supports eligible for tax deductions		
Employment expenses eligible for tax deductions		
Spousal support payments paid under an enforceable court order, but not child support payments)		
Universal childcare benefit repayment.		
<b>Other Deductions</b>		
RDSP Payments received		
Child Benefit payments		

Child Support Payments		
One-Time lump sum payments		
Total Deductions	\$0.00	
Approximated Net Income ( Gross Income- Deductions)	\$0.00	
20 % Change Calculation	\$0.00	
Previous Income from the most recent Annual Review		
Approximated Net Income from above (cell B 38)	\$0.00	
Percentage of change	#DIV/0!	

# RGI Review Calculation Worksheet

	YES	NO	Notes/ Comments	Missing Documentation																																								
Required documents received Eligible for subsidy																																												
<b>Step 1</b> Household Composition			Tenant:  Co-Tenant:  Member 1:  Member 2:  Member 3:	Address:  Member 4:  Member 5:  Member 6:																																								
				Total Household Members: Number of Bedrooms:  Market Rent for Unit:																																								
<b>Step 2</b> Determine Annual Net Income				<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th colspan="2"></th> <th colspan="2" style="text-align: center;">Net RDSP payments</th> </tr> </thead> <tbody> <tr> <td style="text-align: right;">Total annual tax-based net income for <b>Tenant</b> (line 23600)</td> <td></td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: right;">Total annual tax-based net income for <b>Co-Tenant</b> (line 23600)</td> <td></td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: right;">Total annual tax-based net income for <b>Member</b> __ (line 23600)</td> <td></td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: right;">Total annual tax-based net income for <b>Member</b> __ (line 23600)</td> <td></td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: right;">Approximated net income (annual) for <b>Member</b> __</td> <td></td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: right;">Approximated net income (annual) for <b>Member</b> __</td> <td></td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: right;">Approximated net income (annual) for <b>Member</b> __</td> <td></td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: right;">Total</td> <td></td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: right;">Divide by 12 months</td> <td></td> <td></td> <td style="text-align: right;">\$0.00</td> </tr> </tbody> </table>			Net RDSP payments		Total annual tax-based net income for <b>Tenant</b> (line 23600)			\$0.00	Total annual tax-based net income for <b>Co-Tenant</b> (line 23600)			\$0.00	Total annual tax-based net income for <b>Member</b> __ (line 23600)			\$0.00	Total annual tax-based net income for <b>Member</b> __ (line 23600)			\$0.00	Approximated net income (annual) for <b>Member</b> __			\$0.00	Approximated net income (annual) for <b>Member</b> __			\$0.00	Approximated net income (annual) for <b>Member</b> __			\$0.00	Total			\$0.00	Divide by 12 months			\$0.00
		Net RDSP payments																																										
Total annual tax-based net income for <b>Tenant</b> (line 23600)			\$0.00																																									
Total annual tax-based net income for <b>Co-Tenant</b> (line 23600)			\$0.00																																									
Total annual tax-based net income for <b>Member</b> __ (line 23600)			\$0.00																																									
Total annual tax-based net income for <b>Member</b> __ (line 23600)			\$0.00																																									
Approximated net income (annual) for <b>Member</b> __			\$0.00																																									
Approximated net income (annual) for <b>Member</b> __			\$0.00																																									
Approximated net income (annual) for <b>Member</b> __			\$0.00																																									
Total			\$0.00																																									
Divide by 12 months			\$0.00																																									
<b>Step 3</b> Determine AFNI				<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: right;">AFNI with no employment income</td> <td></td> <td style="text-align: right;">30%</td> <td style="text-align: right;">\$0.00</td> </tr> <tr> <td style="text-align: right;">Monthly AFNI with employment income:</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: right;">Less: Earned Income Exemption with employment related income \$75 - single person \$150 - couples/families</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: right;">equals</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">30%</td> <td style="text-align: right;">\$0.00</td> </tr> </tbody> </table>	AFNI with no employment income		30%	\$0.00	Monthly AFNI with employment income:				Less: Earned Income Exemption with employment related income \$75 - single person \$150 - couples/families				equals	\$0.00	30%	\$0.00																								
AFNI with no employment income		30%	\$0.00																																									
Monthly AFNI with employment income:																																												
Less: Earned Income Exemption with employment related income \$75 - single person \$150 - couples/families																																												
equals	\$0.00	30%	\$0.00																																									
<b>Step 4</b> Non-Benefit Income vs				<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: right;">Non-Benefit Income <b>over Income Limit</b>* *Reg 316/19 - Column 3 of Tables 1, 2, or 3.</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: right;">Less:-OW/ODSP Income (as per Income Statement or line 14500)</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: right;">Less: Earned Income Exemption* - * \$75 - single person with employment related income * \$150 - couples/families with employment related income</td> <td></td> <td></td> <td></td> </tr> <tr> <td style="text-align: right;">equals</td> <td style="text-align: right;">\$0.00</td> <td style="text-align: right;">30%</td> <td style="text-align: right;">\$0.00</td> </tr> </tbody> </table>	Non-Benefit Income <b>over Income Limit</b> * *Reg 316/19 - Column 3 of Tables 1, 2, or 3.				Less:-OW/ODSP Income (as per Income Statement or line 14500)				Less: Earned Income Exemption* - * \$75 - single person with employment related income * \$150 - couples/families with employment related income				equals	\$0.00	30%	\$0.00																								
Non-Benefit Income <b>over Income Limit</b> * *Reg 316/19 - Column 3 of Tables 1, 2, or 3.																																												
Less:-OW/ODSP Income (as per Income Statement or line 14500)																																												
Less: Earned Income Exemption* - * \$75 - single person with employment related income * \$150 - couples/families with employment related income																																												
equals	\$0.00	30%	\$0.00																																									

Benefit Unit	Benefit Units: ODSP Recipients with OAS Spouse's Allowance or CPP-D exceeding Monthly Basic Needs Allowance* *See Statement of Assistance			30%	\$0.00
	Rent Attributable to Benefit Unit(s) - scale				
	Rent Attributable to Benefit Unit(s) - scale				
	Rent Attributable to Benefit Unit(s) - scale				
				<b>TOTAL OF ABOVE</b>	<b>\$0.00</b>
Step 5 Utility Adjustments	Allowances for Utilities not provided (as per HSA Reg 316/19 Schedules-Tables 5, 6, 7, and 8)				
	Add standard Extra Charges (as per HSA Regulation 316/19 Schedules- Tables 4)				
	Add standard Extra Charges (as per HSA Regulation 316/19 Schedules- Tables 4)				
	Total Utility Adjustments (total of above)				<b>\$0.00</b>
Step 6 Minumum Rent	<b>SUBTOTAL</b> (cannot be less than \$129* or greater than Market Rent for the Unit)				<b>\$0.00</b>
Step 7 Additional Charges	Additional Charges: <i>(identify)</i>		Amount:		
	Additional Charges: <i>(identify)</i>		Amount:		
	Additional Charges: <i>(identify)</i>		Amount:		
	Total Additional Charges: <i>(identify)</i>		Amount:		<b>\$0.00</b>
<b>Total Monthly Rent for Unit (rounded to nearest dollar)</b>					<b>\$0.00</b>
Step 8 Partial Month Rent	Partial rent for 1st month? Yes/ No		Day of Occupancy:		
	Factor to calculate 1st months rent * see Prorated Rent Table ONPHA		<b>Total 1st months Rent for Unit (rounded to nearest dollar)</b>		<b>\$0.00</b>



Housing Services, Healthy & Safe Communities

350 King Street East, Suite 110

Hamilton, ON L8N 3Y3

Phone: 905.546-2424, Ext. 1782 Fax: 905.546-3271

**Starting July 1, 2021**  
**New Rules for Rent-Geared-to-Income (RGI) Rent Calculations**  
**Questions and Answers for Tenants**

The Province of Ontario has changed the rules for Rent-Geared-to-Income (RGI) rent calculation. These changes will simplify the RGI process for everyone and make rent more predictable.

Below are some common questions about the changes or how they apply to you. If you have additional questions about the changes, please contact your Housing Provider.

**1. What are the changes starting on July 1, 2021 that I need to know?**

- Starting July 1, 2021, RGI rent will be calculated once per year for most households, at the annual review, and will be based on the most recent income tax information filed with the Canada Revenue Agency (CRA)
- All household members that are sixteen\* (16) years of age or older must file their income tax every year to remain eligible for RGI assistance. **\*Note, sixteen (16) and seventeen (17) year old's are not required to file income tax if they are in school full-time.**
- The income tax information that will be used to calculate RGI rent is:
  - ✓ Notice(s) of Assessment (NOA) or
  - ✓ Proof of Income Statement(s) (Option 'C' Print from Canada Revenue Agency 'My CRA Account') which provide a more detailed NOA statement.
- The income of full-time students is not included in the calculation of RGI rent.
- Minimum rent is changing and will increase annually for most RGI households.
- In year calculations can only be reviewed **once** in between annual reviews and only if the following situation occur:
  1. Household composition - when someone permanently moves in or out of the unit;
  2. Ontario Works (OW) or Ontario Disability Support Program (ODSP) assistance - when someone **starts or stops** receiving either of these benefits and when income is earned in addition to these benefits;
  3. Full-time student status - when someone starts or stops attending full-time school;
  4. Income tax - when someone has a reassessment or new assessment;
  5. Total household income - decrease of at least twenty percent (20%) for the year.

## 2. When will these changes affect me?

If your RGI rent was calculated once per year you will see these new changes at your next annual review.

If your RGI rent was recalculated every few months because your income went up and down (fluctuated) throughout the year, **starting July 1, 2021**, you will see these new changes at your next rent calculation. After that, your RGI rent will be calculated only once per year at your annual review, using your income from your income tax Notice of Assessment.

## 3. What if I don't have my Notice of Assessment?

Filing income tax and submitting a copy of your most recent NOA or Proof of Income Statement that was issued by Canada Revenue Agency (CRA) should be submitted to your Housing Provider. The Proof of Income Statement is preferred, since it resembles the income tax return summarizing all income and deductions for the tax year.

This is an eligibility requirement for RGI assistance, which means if you or a member of your household does not submit your income tax information to your housing provider, you could lose your rent subsidy and your rent could go up to full market rent.

If you or a member of your household has not filed your income tax yet, please let your Housing Provider know; they may be able to refer you to an Income Tax Clinic where someone can help you for free. For more information, visit [www.canada.ca/taxes-help](http://www.canada.ca/taxes-help). Households have until April 30 of each year to submit their income tax return(s) to CRA for the prior tax year. For most income tax returns, CRA completes their review (of the prior tax year) by June 30 of each year.

## 4. What other information is needed to calculate RGI rent at the annual review?

In most cases, households will only be required to provide a copy of their NOA(s) or Proof of Income Statement(s) (Option 'C' Print from the 'my CRA account') for each household member and a completed *Annual Review Income Declaration Form and Consent to Disclose Information Form*.

However, depending on the income type of household members, additional documentation may be required. See the chart below for more information.

Income Type	Additional Documentation Required
Ontario Works (OW) and Ontario Disability Support Program (ODSP) Recipients	A current document that shows the <u>amount received</u> each month and the <u>beneficiaries</u> of the household (such as current statement of assistance, letter from a case worker, or a drug card, when available)
Full-Time Student	A current document on corporate letterhead from the issuing agency (e.g.: school or funding agency) that shows the <u>name of the school</u> , the <u>course load</u> , and the <u>study period</u>
Self-Employment	Completed Canada Revenue Agency (CRA) T2125 Statement(s) of Business or Professional Activities

When dependent children (16 years of age or older) are not in school full-time, all income is included in the RGI rent calculation.

## 5. How will Rent-Geared-to-Income (RGI) rent be calculated?

*Starting July 1, 2021, your RGI rent will be calculated once per year, at your annual review. Most RGI households will have their RGI rent calculated based on the total of each household members Adjusted Family Net Income (AFNI), located on line 23600 on your income tax Notice(s) of Assessment.*

*A formula below will be used to calculate your monthly RGI rent. Other charges and allowances for things such as utilities and employment income continue to be part of your RGI rent calculation and have not changed. Income from full-time students and net income from a Registered Disability Savings Plan (RDSP) will not be used in the rent calculation.*

$$\text{Monthly RGI Rent} = \frac{(\text{AFNI} - \text{employment deduction}) \times 30\% \pm \text{utility adjustments}}{12}$$

*If your only household income is OW or ODSP support benefits, you will not use this formula. You will continue to pay RGI rent based on the RGI rent scale table listed in the Housing Services Act, 2011.*

If the household has no income after all attempts to pursue income have been made, or all members of the household are enrolled in school full-time, monthly RGI rent shall be determined using **minimum rent**.

## 6. How does the new minimum rent for RGI households work?

Effective July 1, 2020, minimum rent (the lowest RGI rent that a household can pay) is increasing for most RGI households. The new minimum rent is \$129 per month and it increases each year by the Rent Increase Guideline. There are a few exceptions to this new rule for the following RGI households:

- RGI households paying RGI rent less than \$129 on June 30, 2020 - minimum rent increases to \$93 starting July 1, 2020 and increases \$8 each year.
- Single RGI households in receipt of Ontario Works (OW) or Ontario Disability Support Program (ODSP).

If your household is affected, the minimum rent change will occur at your next annual review and your housing provider will notify you of your new RGI rent in writing.

## 7. How is RGI rent calculated for households in receipt of Ontario Works (OW) or Ontario Disability Support Program (ODSP) benefits?

For households who are in receipt of OW or ODSP, the RGI rent is based on the appropriate OW or ODSP rent scale table.

If, a member has non-benefit income that is earned in addition to the OW or ODSP benefit that is over the non-benefit income limit threshold, minimum rent would be charged.

## 8. I am self-employed, how will my rent be calculated?

Household members who are self-employed must submit their Notice of Assessment (NOA) and completed Canada Revenue Agency (CRA) T2125 Statements of Business or Professional Activities as part of the annual review. The CRA T2125 Statements are important because they identify the deductions claimed on a member's income tax return.

## 9. What happens if my Notice of Assessment (NOA) does not reflect my current situation?

There may be occasions where the 'best estimate' approach is used to complete an RGI rent calculation. The RGI rent calculation is based on a 'best estimate' of the household member's Adjusted Net Income (ANI) and may require additional documentation.

The household member must submit their NOA to their Housing Provider as soon as it is available.

When dependent children (16 years of age or older) are not in school full-time, all income is included in

the RGI rent calculation.

## 10. Do I still need to report changes to my household within thirty (30) days?

Yes, RGI households are required to report certain household changes, in writing, within thirty (30) days of the change. These changes are referred to as monitory reporting:

1. A permanent change in the composition of the household (someone moves in or out of the unit);
2. A member of the household starts to or stops receiving benefits under the Ontario Works (OW) or Ontario Disability Support Program (ODSP);
3. A member in receipt of an OW or ODSP benefit (who is not a full-time student) earns income in addition to these benefits;
4. A change in a member of the household's full-time student status;
5. A member of the household's income tax has been reassessed or additionally assessed.

When RGI households do not report these changes, they could become ineligible for RGI assistance. You need to advise your Housing Provider of these types changes when they occur because they significantly affect the way the RGI rent is calculated, and an in-year rent recalculation may be required.

## 11. Do I need to report employment and pension income changes during the year?

No, households are no longer required to report employment or pension income changes during the year.

## 12. Will my rent be re-calculated if there are changes?

Not all changes between annual reviews will result in an in-year RGI rent recalculation. Starting July 1, 2021, in-year RGI rent changes will only happen once per year.

One in-year RGI recalculation will occur for each of these household changes when reported. When a recalculation occurs following this change, it is called a mandatory in-year review.

\* Note: A second in-year review may occur for these changes when extenuating circumstances have been clearly demonstrated by the household. This is at the sole discretion of the Service Manager.

## 13. What if my earnings increase or decrease?

Starting July 1, 2021, when the income from the **whole** RGI household has decreased by twenty percent (20%) or more during the year, you may request to have **one in-year rent review**. This is called a voluntary in-year review. This type of in-year rent review can only be completed **once per year** and to qualify for the re-calculation, the household must prove a decrease of twenty percent (20%) or more in their total household income for the year.

## 14. How is RGI rent for households with fluctuating income calculated?

Fluctuating income goes up and down during the year. These income changes can be a normal part of employment and are predictable or they can be unexpected. Fluctuating income is usually hourly paid wages where the number of hours worked varies daily or weekly and is received from one or more employer(s) during the same month. Examples of this are personal support workers, retail workers, taxi drives, and shift workers. Fluctuating income is also seasonal work where employees are regularly laid off and rehired in the same type of employment with the same or a different employer, such as landscapers, crossing guards, and contract teachers over a twelve (12) month period.

As of July 1, 2021, households with fluctuating income will have their RGI rent calculated once per year, starting at their next rent calculation. After that, RGI rent will be calculated one per year at the annual review, based on the income the household received in the previous year as it appears on their income tax Notice(s) of Assessment (NOA).

## 15. How is RGI rent recalculated for an in-year review?

An in-year RGI rent recalculation is based on a best estimate of the household member's Adjusted Net Income (ANI) for the upcoming twelve (12) months.

Completing a best estimate involves collecting information about the current income (both taxable and exempt), any Canada Revenue Agency (CRA) allowable income deductions from total income, and any substantive changes that occurred.

## 16. Are retroactive RGI rent adjustments completed?

There can only be one (1) in-year review between annual reviews. When a mandatory change was not reported within the required thirty (30) days, but is reported prior to the next annual review, the RGI rent will be retroactive to the first month following the change.

When an in-year rent re-calculation for the type of change reported already occurred, no additional in-year retroactive RGI rent adjustments would occur; the change would be captured as part of the next annual review.

When a household fails to report a change at the time it occurred, the household may be deemed ineligible for RGI assistance if the change remained unreported at the time of the next annual RGI review. Housing Providers may continue and/or reinstate RGI eligibility only if they are satisfied *extenuating circumstances prevented the household from reporting*.

## 17. What if I or someone in my household lose their job and have no income?

RGI household members are required to pursue income when they lose their income. Their RGI rent would be reviewed and recalculated **once a decision has been made regarding their eligibility for all pending income** by the pending income sources.

## 18. What are the effective dates of RGI rent changes?

All RGI rent changes (increase, decrease, no change) take effect on the first day of the month following the event, where the event is defined as the date the:

- a. Annual review was completed (annual reviews);
- b. In-year household composition changed, income type changed, full-time student status changed, or tax reassessment or new assessment occurred (mandatory in-year reviews);
- c. Full income verification documentation was received when a rent recalculation was requested due to a household income decrease of twenty percent (20%) or more for the year (voluntary in-year review).

## 19. Does the annual review date change when I have an in-year review?

No, in-year reviews and annual reviews are separate and distinct. The annual review date stays the same and occurs at the same scheduled time every year.

## 20. Can an annual review be postponed?

An annual review should be completed at the same scheduled time each year. An annual review can be postponed when extenuating circumstances have occurred which prevented the household from being able to complete the annual review within the required time. For example, during the COVID-19 pandemic.

## 21. What are extenuating circumstances?

Extenuating circumstances are unforeseen circumstances which were out of the control of the household, are unlikely to occur again and resulted in the household not being able to meet the requirements in order to remain eligible for RGI.

## 22. Will I lose my RGI subsidy if I am paying Market Rent?

When an RGI household's income has increased and the calculated RGI rent payable is equal to or greater than, the market rent for the unit they occupy, the RGI rent is set at market rent. This is known as 'equivalent to market rent'.

For the next twenty- four (24) months following this determination the household is still considered to be an RGI household under the Housing Services Act, 2011. During this twenty-four (24) month period, the household must:

- Continue to report changes in income or other information that may affect their RGI eligibility, and,
- Continue to comply with Housing Provider requests for information and with the annual household review process.

During the twenty-four (24) month period, the RGI household is eligible for an RGI rent recalculation when there is a change in circumstances that would result in the recalculation of a lower RGI rent.

When the household continues to pay 'equivalent to market rent' for twenty-four (24) continuous months, the household ceases to be eligible for RGI assistance and must reapply for RGI assistance with ATH, if it is required in future.

## 24. I don't agree with an RGI rent calculation Notice of Decision issued to me. What can I do?

- Please contact your housing provider directly to discuss the decision. Discussing the decision helps everyone understand the situation better.
- If after speaking with your housing provider, you still do not agree with the decision, you have the right to an Internal Review. An Internal Review is an appeal of the decision.
- You must request an Internal Review in writing before the deadline date in your decision letter. There is an Internal Review form that you must complete. Your housing provider can help you make this request.

## 23. What if I don't agree with the RGI rent calculation Notice of Decision issued to me. What can I do?

If **after you have completed an internal review with your Housing Provider**, and you still do not agree with the decision, you have the right to a review by the Social Housing Review Panel. The Social Housing Review Panel provides an **independent review** of certain decisions made by a housing provider or Access to Housing.

Applicants and tenants may request a review if they disagree on decisions about their:

- Eligibility for rent-geared-to-income (RGI) assistance,
- Amount of RGI housing charge/rent payable,
- Size and type of RGI unit or mandate of building;
- Priority on the centralized waiting list;
- Eligibility for special needs housing.

To request a review the [Social Housing Review Panel Request for Review Forms](#) must be received by the City of Hamilton no later than 10 days after the internal review is completed by your housing provider.