

## SCHEDULE G

### RENT-GEARED-TO-INCOME (RGI) POLICY

#### 1. Purpose

This Policy outlines the responsibilities and entitlements of tenants who receive Rent-Geared-to-Income (“**RGI**”) assistance through Gabriel Dumont Non-Profit Homes (“**GDNP**”). It explains how rent is calculated, the documentation required to maintain eligibility, and the consequences of failing to comply with RGI rules.

This policy supports GDNP’s mission to provide affordable housing fairly and consistently and must be read in conjunction with the GDNP **Tenancy Agreement**, the **Tenant Handbook**, and applicable provincial regulations under the *Housing Services Act, 2011* (“**HSA**”).

#### 2. Definitions

The following definitions pertain to this policy:

- a) **Anniversary Date:** The date each year when your RGI status is reviewed (found in Section 3 of your Tenancy Agreement).
- b) **Gross Household Income:** Total pre-tax income from all sources for household members aged 16 and older.
- c) **Overhoused:** Living in a unit with more bedrooms than needed based on occupancy rules.
- d) **Underhoused:** Living in a unit with fewer bedrooms than required.
- e) **Service Manager:** The City of Toronto or other municipal body responsible for administering RGI housing under the HSA.

#### 3. Eligibility for RGI Assistance

To qualify for RGI assistance, a household must:

- a) Include at least one Canadian citizen, permanent resident, or refugee claimant;
- b) Meet local income and asset thresholds as determined by the Service Manager; (e.g., City of Toronto).
- c) Not be receiving RGI assistance from another housing provider;

- d) Provide valid identification and supporting documentation for all household members; and
- e) Complete and sign all necessary consent forms for verification of income and household information.

#### 4. Income Thresholds and Occupancy Standards

GDPN uses the City of Toronto's income thresholds and occupancy standards to determine eligibility for RGI housing. These thresholds vary by household size and are established by the Service Manager under the HSA.

To be eligible for an RGI subsidy in Toronto, your income may not exceed the local Housing Income Limits (“HIL”) established annually by the Province of Ontario.

The current HILs are included in the table below and are updated annually. GDPN will apply the most recent thresholds published by the City of Toronto and will communicate any changes through the GDPN Tenant Handbook or by written notice.

##### City of Toronto Housing Income Limits (August 24, 2024)

Unit Size	Studio	1 Bedroom	2 Bedroom	3 Bedroom	4-5 Bedroom
Household Income Limits	\$56,000	\$67,500	\$77,000	\$82,500	\$82,500
Household Size	1 – 2 people (One individual or one couple)	1 – 2 people (One individual or one couple)	2 – 4 people	3 – 6 people (max)	8 – 10 people (max)

#### 5. Determining RGI Rent

This section describes how GDPN calculates the rent for RGI tenants:

- a) RGI rent is based on the gross monthly income of all household members aged 16 or older.
- b) If a household receives Ontario Works (OW) or Ontario Disability Support Program (ODSP), rent may be based on the maximum shelter allowance.
- c) GDPN uses guidelines from the HSA, the City of Toronto, and applicable funding agreements to calculate rent fairly and accurately.
- d) Rent may be adjusted to include additional service or utility charges, such as for parking or extra appliances.

## **6. Included Income Types**

These income sources are used to calculate RGI rent and must be reported:

- a) Employment income (full-time, part-time, casual, seasonal, tips, bonuses)
- b) Self-employment income (net after business expenses)
- c) Employment Insurance (EI)
- d) Canada Pension Plan (CPP), Old Age Security (OAS), and disability pensions
- e) Workplace Safety and Insurance Board (WSIB) benefits
- f) Ontario Works (OW), ODSP shelter and basic allowances
- g) Spousal or child support payments
- h) Non-repayable scholarships, bursaries, or educational grants
- i) Rental income and investment earnings
- j) Strike pay or other union benefits

## **7. Excluded Income Types**

The following income is not counted when calculating RGI rent and do not have to be reported:

- a) Child Tax Benefit (Canada Child Benefit), HST rebates
- b) Repayable student loans or grants
- c) One-time gifts, inheritances, or lottery winnings
- d) Insurance settlements for loss or injury
- e) Payments for pain and suffering (e.g., criminal injury compensation)
- f) Special disability or caregiving allowances
- g) Temporary COVID-19 emergency benefits (as specified)

## **8. Reporting Requirements**

RGI eligibility requires that income and household information be kept up to date.

Tenants must:

- a) Report all changes in household income within **thirty (30)** days;
- b) Provide updated documents upon request, including:
  - i. CRA Notice of Assessment
  - ii. Pay stubs or benefit statements
  - iii. Proof of school enrolment for dependent students
  - iv. Proof of changes to OW/ODSP or other supports
- c) Report any changes in household composition, including birth, death, separation, or custody changes within **thirty (30)** days; and/or
- d) Report if anyone moves in or out of the unit within **thirty (30)** days.

Failure to report changes on time can result in the loss of RGI subsidy.

## **9. Annual RGI Reviews**

GDNP conducts a full review of income and household composition each year on your Anniversary Date (found in Part 3 of your Tenancy Agreement).

Tenants have a yearly obligation to participate in this review in order to maintain RGI eligibility.

Tenants must submit:

- a) Signed income declaration forms; and
- b) Updated documentation for all household members

If documents are not received by the specified deadline, GDNP will assume you are no longer eligible for RGI and may charge market rent or issue a notice of termination.

## **10. Changes in Household Size and Unit Suitability**

GDNP uses occupancy standards to assess overhousing or underhousing. Overhoused tenants may be required to move to a smaller unit and register on the centralized waiting list. Underhoused tenants may be prioritized for transfer.

- a) GDNP follows local occupancy standards (typically 1–2 people per bedroom).

- b) Overhoused tenants (e.g., 2 people in a 4-bedroom) may be:
  - i. Placed on a transfer list.
  - ii. Required to apply to the centralized waiting list.
  - iii. Ineligible for RGI if they refuse a suitable unit offer.
- c) Underhoused households (e.g., 4 people in a 2-bedroom) will be prioritized for transfer, as space allows.

## **11. Changes in RGI Status**

GDNP may cancel or adjust your RGI subsidy if:

- a) Your household no longer meets eligibility criteria.;
- b) Your income increases beyond the RGI threshold;
- c) You do not provide required information or submit false documentation; and/or
- d) You violate the lease or refuse to move after being deemed overhoused.

GDNP will provide at least 90 days' written notice before removing your subsidy, unless the HSA allows for a shorter period.

## **12. Appeals and Reviews**

Tenants have the right to ask for a review of RGI decisions.

The process for appeal and review is as follows:

- a) Tenants can request an internal review of any decision related to subsidy, eligibility, or rent calculation.
- b) The request must be made in writing within **thirty (30)** days of receiving the decision.
- c) GDNP will provide a written response after reviewing your documentation.
- d) Review outcomes are final within GDNP, but you may seek legal advice if you believe your rights have been violated.

## **13. Accessibility and Human Rights**

GDNP is committed to ensuring tenants with disabilities or health needs are reasonably accommodated. Where the need for transfer relates to accessibility, GDNP will work in good faith to identify a suitable unit as quickly as possible.

All decisions will comply with the *Ontario Human Rights Code*.

#### **14. Policy Review and Updates**

This policy may be updated from time to time. Any changes will be reflected in the GDNP Tenant Handbook and distributed to all Tenants.

#### **15. Acknowledgement and Agreement**

By signing the Tenancy Agreement, the Tenant(s) and all approved Occupants agree to comply with the Rent-Geared-to-Income Policy outlined in this Schedule. This Schedule is a binding part of the Tenancy Agreement and forms a condition of tenancy.