

Lois Miller Housing Co-op Inc.

Application for Housing Charge Subsidy

Unit #		234 Guthrie		# bedrooms	phone
Unit #		242 Guthrie		# bedrooms	email

Who lives in the unit

- **List all the people** living in your unit (**including yourself**), long-term guests, and children who are temporarily away at school, even if they have no income.

Last Name	First Name	Birth Date (mm/dd/yyyy)	Gender (M/F)	Relationship to you (mother, husband, son, grandmother)

Do you share custody or have visitation of any of the children listed on this form Yes No
If yes, please provide Custody Agreement or Court Documents

Is a baby expected? Yes No **If yes, when is the baby due?** _____

Changes in household

Has anyone moved in or moved out of your unit in the last year?

Yes No **If yes, did the person:** Move in Move out

Name of person (first name, last name):

Date person moved in or out

Emergency contact information

Please provide information about who the co-op can contact in case of an emergency	
who is your emergency contact?	Relationship to this person
Contact's phone number (daytime)	Contact's phone number (evening)

Declaration of Income

You are required to report all sources of income for you and all people who live with you. You must provide documents that show how much money you receive for each source of income, **how long you have had the income**, and how often you receive the income.

Please read "What Counts As Income?" and "Proof-of-income Checklist" which gives you examples of income and the type of documents you need to provide.

- use a separate line for each source of income
- income means all money you receive, from all places (Canada and other countries)
- do not include Child Tax Credits, National Child Tax Benefit, Trillium Benefits, or GST Rebates
- if a person receives income from more than one place, please list each source separately

Name of Person with Income (first name, last name)	Income source (name of employer, pension or type of benefit)	Date employment or benefit started	Amount & Frequency

Support payments

Do you make or receive any payments for spousal support, child support, or separation?

receive \$ _____ per month pay \$ _____ per month not applicable

I have attached verification documents of these payments (examples: legal document, or letter from lawyer or separation agreement or divorce agreement, sworn affidavit with both the applicant and ex-spouse's signature, or other).

Student information

List all students in your household aged 16 or over. If the student is a dependant their income may be excluded if they are a full-time student subject to the funder's rules. You must provide proof that the dependant is attending school full-time.

Name of student (first name, last name)	Name of school and program	Grade or year	Full-time or Part-time	Proof Attached

Declaration of assets

You are required to list all assets and investments (Canadian and foreign) owned by you and all the people 16 and over who live with you. You must also include any assets you own with someone else.

- Include bank accounts, term deposits, GICs, RRIFs and annuities, mutual funds, stocks or shares, bonds and real estate such as house, land or cottage
- List all assets even if they do not produce income
- See the attached "What Counts as Income?" for some examples of assets to include

Name of person with assets	Name financial institution/bank	Asset/investment type	Value (\$)

Basic eligibility declaration

Please answer the following questions. We will use the answers to confirm whether your household is still eligible for subsidy.

1.	Is at least one member of your household 16 years old or older, including yourself , able to live independently?	<input type="radio"/> Yes <input type="radio"/> No
2.	Is every member of your household either a Canadian citizen, a permanent resident, has applied for permanent resident status or is a refugee under the <i>Immigration and Refugee Protection Act (Canada)</i> ?	<input type="radio"/> Yes <input type="radio"/> No

3.	Has a removal order under the <i>Immigration and Refugee Protection Act (Canada)</i> become effective with respect to any member of the household?	<input type="radio"/> Yes <input type="radio"/> No
4.	Does any member of your household owe money to any social housing provider (co-op, non-profit, local housing corporation, rent supplement)?	<input type="radio"/> Yes <input type="radio"/> No
	<ul style="list-style-type: none"> • If yes, who do you owe the money to 	
	<ul style="list-style-type: none"> • have you entered into an agreement to repay the amount owed? 	<input type="radio"/> Yes <input type="radio"/> No
	<ul style="list-style-type: none"> • are you making payments as set out in the agreement? 	<input type="radio"/> Yes <input type="radio"/> No
5.	Do you own residential property or a share in residential property? If yes , please provide proof.	<input type="radio"/> Yes <input type="radio"/> No

Declaration, release and consent

Please read the following information and sign the form.

Release and Consent

- I understand that the Agreement between the Co-op and Canada Mortgage and Housing Corporation (CMHC) requires the Co-op to collect personal information about me and that CMHC and the **Agency for Co-op Housing** (the **Agency**) will conduct periodic audits and/or reviews of all subsidy used by the co-op.
- I understand that I must provide all information requested to get subsidy.
- I understand that the Co-op has the right to verify all information I give them.
- I understand the Co-op will use the information I give them to see
 - If my household qualifies for the size and type of unit we live in,
 - If my household is eligible for rent-geared-to-income subsidy, and
 - How much rent-geared-to-income subsidy my household qualifies for.
- I consent to the Co-op giving the information on this form and any attachments to the government of Canada, a department, ministry, or agency of it, without further notice to me, if the information is necessary for the purpose of administering or enforcing the *Income Tax Act (Canada)* or the *Immigration Act*.
- I agree that the Co-op can receive, through its employees or agents, credit information from any credit agency or any other source.
- I agree to co-operate fully and give complete information in the form required by the co-op for the purpose of any investigation it may carry out concerning my income, family size or other qualifications for housing charge assistance.

Declaration and acknowledgment

I declare that

- everything I have written in this document is true and that no information that is required to be given has been withheld or omitted.
- All persons in my household are in Canada legally.

I acknowledge that

- only the people I have listed on this document may live with me.
- all information I give to the Co-op will belong to the Co-op
- I must report changes in who lives in my unit, income or assets, student or immigration status within 30 days of any change.
- subsidy will be terminated
 - at the end of each fiscal year
 - if I do not provide information requested about my household
 - if I no longer meet the eligibility requirements
- I must pay back all or part of the subsidy received if I have
 - given false or incomplete household information
 - failed to report an increase in household income
 - received more subsidy than I was entitled to receive for any reason

This form must be signed by all adults, even if they are not members.

Print Name	Signature	Date

You must attach proof of income and assets to the form and return it to the co-op office before the deadline.

The Application is not complete until all information required is received.

Do not forget to include the following for all persons over 16:

- **Income Tax Return**
- **Notice of Assessment**
- **statements for all bank accounts for last 2 months**
- **statements for all investments**
- **verification of all current income**
- **sworn declaration for any adult not in school with no income**

What counts as income?

There are three types of income:

- employment and employment related
- assets and investments
- pensions and support

Examples of what is included in each type of income?

Employment related	Assets / Investments	Pensions / support
<ul style="list-style-type: none"> • salary or wages • bonuses or incentive pay • tips or gratuities • overtime pay • vacation pay • commissions & bonuses • Employment Insurance Benefits (EI) • maternity leave top-up by employer • work incentive programs • training allowances • WSIB benefits (short-term and long-term) • regular payments from accident disability, or illness insurance 	<ul style="list-style-type: none"> • bank, credit union, and trust company accounts (including joint bank accounts), Tax Free Savings Accounts (TFSA), mutual funds, GICs, overseas accounts, etc • a licence which gives you income (eg taxi licence) • investments (annuities, guaranteed investment certificates (GICs), stocks or shares, bonds, debentures, mortgages, loans, notes or term deposits, etc) • RRSP withdrawals • Life insurance with cash surrender value • property (home, cottage etc) in Canada and other countries 	<ul style="list-style-type: none"> • Ontario Works (OW) • Ontario Disability Support Program (ODSP) • CPP (or QPP) survivor, disability or retirement benefit • Old Age Security (OAS) • Guaranteed Income Supplement (GIS) • Guaranteed Annual Income System (GAINS) • company pensions • private pensions • foreign pensions • Retirement Income Fund payments (RIF) • annuities (life, fixed term) • child support payments • spousal support payments • Children's Aid Society • sponsorship

You must report all sources for all persons in your unit. Please note the list above may not be a complete list of income.

Proof of income checklist

The following list is not a complete list, but examples of income and examples of documents and proof of income required.

<p>If you are employed</p>	<p><u>Report how long you have been employed with by each employer</u></p> <p>Consecutive pay stubs covering most recent eight week period (must include employer's name and address, employee's name, pay period covered, gross current earnings and gross year-to-date earnings)</p> <p>Please include your last pay stub for the prior year or T4 slip for each employer.</p>
<p>If you are self-employed</p>	<p>Income tax return including the "Statement of Business or Professional Activities" AND Notice of Assessment</p>
<p>If you have been self-employed for less than one year</p>	<p>An estimate of income and expense details for the year.</p>
<p>If you receive EI benefits (employment insurance) or an allowance under a retraining program</p>	<p>A copy of "My Latest Claim" and "My Payment Details" for EI benefits</p> <p>A copy of the agreement showing the training period, the begin date and end date of the benefits, weekly benefit amount, total number of weeks of benefits under the agreement</p>
<p>If you receive social assistance from OW (Ontario Works) or ODSP (Ontario Disability Support Program)</p>	<p>Copy of most recent benefit statement AND benefit card listing the names of all persons covered under the benefits</p>
<p>If you are a student</p>	<p>OSAP (Ontario Student Assistance Program) Assessment Summary</p> <p>If no OSAP applies, a letter from the school identifying program, program start date, year in program, current course load, and anticipated graduation date</p>
<p>If you are sponsored</p>	<p>Information from your sponsor identifying the amount you receive from your sponsor and the length of time you expect to receive this income</p>

<p>If you receive / pay child and/or spousal support</p>	<p>Copy of legal documents such as court order, legal domestic contract</p> <p>AND statement from the Family Responsibility Office (FRO) showing the accruals and payments for the last 12 months</p> <p>OR letter from your lawyer stating the current amount you receive / pay and how often you receive / pay it</p> <p>OR copies of cancelled cheques (showing support paid) or paystubs showing garnishment</p>
<p>If you receive pensions, disability or annuity income</p>	<p>Letter from Service Canada (1-800-277-9914) showing details of Old Age Security (OAS and GIS) and Canada Pension Plan (CPP) benefits and any tax deductions for income received from the federal government</p> <p>Statement of current monthly provincial (1-877-668-8297) Guaranteed Annual Income Supplement (GAINS)</p> <p>3 months bank statements for direct bank deposit for other pensions, provincial income supplements, foreign pensions, private pensions, disability pensions, annuities or other. If income tax is deducted from payments, you must also provide a statement from the provider showing the gross amount.</p> <p>Statements for all other pensions, disability or Retirement Income Fund (RIF) payments received clearly showing the gross amount and frequency of payments.</p>
<p>Bank accounts and investments</p>	<p>2 months bank statements or passbooks for all bank accounts clearly showing all income deposited to the account</p> <p>copy of all RRSP, RESP, and/or RDSP statements, GIC or other investment certificates,</p> <p>copy of all insurance policies showing cash surrender value</p>
<p>Property</p>	<p>Copy of appraisal showing value of asset</p>
<p>If you are not attending school and have no income</p>	<p>Sworn declaration stating you have no income duly sworn before a notary public or commissioner of oaths.</p>

The co-op may require additional supporting documentation in order to properly assess your eligibility for the unit size you occupy and to determine the amount of your housing charge subsidy. If the co-op requires additional information, the co-op will send you a letter requesting the information. You must provide information if the co-op requests the information. If you do not provide the information request you will not be eligible for subsidy and/or may lose your subsidy.