

Important Rules About Your Rent-Geared-To-Income Subsidy

This document has important information about your rent-geared-to-income subsidy (RGI Subsidy). It is important you **read** and **understand** this information when completing your Income and Asset Verification Form. If you have any questions, please contact the co-op office.

The rules for RGI subsidy are set out in the *Housing Services Act* and the **City of Kingston** local rules.

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

Reporting changes to income and other information

If your income changes, you must tell the co-op within **30 days**. Some examples of income changes include:

- a new job
- a raise in pay or increase hours of work
- employment bonuses
- a new pension (e.g. starting to receive Old Age Security when you turn 65)
- changes in financial assistance (e.g. switch from Ontario Works to Ontario Disability Support Program)
- no longer in school

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

- a senior does not have to report regular increases to Canada Pension or Old Age Security payments until their next annual income review

If the co-op asks you provide information you must provide the information requested.

Reporting changes in household composition

If someone moves in or out of your unit, you must tell the co-op within **30 days**. For example:

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

Pursuit of income

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

- financial assistance from Ontario Works (OW)
- spousal or child support payments
- unemployment benefits from Employment Insurance (EI)
- government pensions or supplement from Old Age Security (OAS, GIS)
- benefits for seniors from Ontario's Guaranteed Annual Income System (GAINS)
- supports or maintenance promised under your immigration sponsorship agreement

If you think you might be able to get money from the income sources listed, you should contact the co-op office as soon as possible. The co-op will help you understand your obligations to pursue income.

Having more bedrooms than you need (Overhoused)

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

The Co-op will send you a Notice of Decision, letting you know you are overhoused. Your name will be added to the co-op's transfer list for the right sized unit. After one year, if you continue to be overhoused, your name will be added to the **City of Kingston Social Housing Registry** centralized waiting list for the appropriate sized unit.

The co-op (or the Registry) will offer you the right sized unit when one is vacant. If you refuse to move to the right size unit, it will be counted as a refusal. If you refuse **three** offers for the right size unit, you will lose your RGI subsidy.

There are some circumstances where you may be eligible for an additional bedroom. For example:

- you have a disability or medical condition
- you have a care giver
- you have shared custody or regular visitation of your children

If you think you may be eligible for an extra bedroom you should contact the co-op office. You may be required to complete special forms. Continued eligibility must be reviewed and documented annually.

Being away from your unit

If you and all the people in your unit leave for **90 days** in a row, you will lose your RGI subsidy. If you think you need to be away for more than 60 days you should contact the co-op office about options **before** you leave.

Owning residential property

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

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

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

If extenuating circumstances have prevented you from selling your property, you may ask the co-op for an extension.

Notice of a decision

The Co-op makes decisions that affect your RGI subsidy. These decisions include:

- what type or size of unit you are eligible to live in
- if you are eligible or no longer eligible for RGI subsidy
- your RGI subsidy amount

When the co-op makes a decision you will receive a Notice of Decision. The notice will include:

- the date of the decision
- the decision
- the effective date of the decision
- the reasons for the decision
- information about how to request a review of the decision (if it is eligible for review) and the deadline to request a review

If you do not understand a decision or have additional information about a decision you should contact the co-op office.

Requesting a formal review of a decision

The co-op makes decisions that affect your RGI subsidy. These decisions include:

- if you are eligible for a RGI subsidy
- your RGI subsidy amount
- what unit size you are eligible to live in

If you don't understand a decision, you should contact the co-op to discuss the decision. If you disagree with a decision you can ask for a formal review of the decision. Reviews are done by

someone who was not involved in making the original decision. The reviewer must know the rules and regulations that apply to the decision being reviewed. To request a formal review, you must submit your request for a review to the Co-op within **28 days** of the date that you receive the decision. Your request must explain why you think the decision should be changed. Make sure you attach any documents or other information that supports your request. The Co-op will send your request for review and relevant documents from your member file to the reviewer. The reviewer will send you a written decision.

For more information

If you would like more information, please contact the co-op office or look at the City of Kingston's website at www.cityofkingston.ca/residents/community-services/housing.

Income and Asset Verification Form

Instructions

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

- when offered an RGI unit
- once a year at time of the annual RGI subsidy review **and**
- at any time there are changes to your household's income and/or the number of people living with you

Step 1: Complete this form in full, do not skip any sections

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

- ✓ provide copies of their birth certificate, permanent residency documents or refugee claim documents (if not already on file)
- ✓ provide copies of their most recent income tax return and notice of assessment
- ✓ provide most recent 2 months bank statements
- ✓ provide copies of all required income and asset verification documents (see "What counts as income" and "Proof of income checklist")
- ✓ read the "Important rules for your rent-geared-to-income subsidy"
- ✓ sign this form

Step 3: Submit this form and all supporting documentation to the co-op

Income and Asset Verification Form

Lois Miller Co-op – 298 Guthrie

Section 1 – Household Information

| | | | | |
|---------------|-------------------------|-------------------------------|---|-------|
| Unit # | | 298 Guthrie | email | |
| # of bedrooms | <input type="radio"/> 1 | <input type="radio"/> 2 small | <input type="radio"/> 2 large <input type="radio"/> 3 | phone |

Who lives in the unit?

List **all the people** living in your unit (**including yourself**), long-term guests, and children who are temporarily away attending 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 (mm/dd/yyyy):

I have provided a copy of the birth certificate, permanent residency documents or refugee claim forms for everyone who lives with me.

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) |

Section 2 – Income Information

You are required to report all sources of income for you and all people who live with you. You must also 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.

- 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, type of benefit) | Date employment or benefit started | Gross monthly amount | Verification document attached |
|---|---|------------------------------------|----------------------|--------------------------------|
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |

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).

Section 3 – Student Information

List all students in your household 16 or over. If a dependent of the household is a full-time student, their income **may** be excluded. You must provide proof that the dependant is attending school full-time.

| Name of student (first name, last name) | School and program | Grade or year | Full-time / part-time | Verification document attached |
|--|--------------------|---------------|-----------------------|--------------------------------|
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |

Section 4 – 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.

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.

| Name of household member (first name, last name) | Asset/Investment type | Name of financial institution / bank | Value (\$) | Verification document attached |
|---|-----------------------|--------------------------------------|------------|--------------------------------|
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |
| | | | | <input type="checkbox"/> |

I have attached income and asset verification documents for everyone 16 years of age and older.

Section 5 – 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 person living in your unit including yourself at least 16 years old or older and able to live independently with or without support services? <input type="radio"/> Yes <input type="radio"/> No |
| 2. | Is every person living in your unit a Canadian citizen, a permanent resident or has applied for permanent resident status or a <i>refugee claimant</i> or Convention refugee? <input type="radio"/> Yes <input type="radio"/> No If no , please provide details. |
| 3. | Has a removal order become enforceable against any person living in your unit? <input type="radio"/> Yes <input type="radio"/> No If yes , please provide details. |
| 4. | Does any person living in your unit owe money to any social housing provider (co-op, non-profit, local housing corporation)? <input type="radio"/> Yes <input type="radio"/> No |
| | If yes , what is the name of the housing provider? _____ |
| | If yes , have you entered into an agreement to repay the amount owed? <input type="radio"/> Yes <input type="radio"/> No |
| | If yes , are you making payments as set out in the agreement? <input type="radio"/> Yes <input type="radio"/> No |
| | |
| 5. | Has any person living in your unit been convicted of receiving geared-to-income subsidy for which they were not entitled or committed a crime under the <i>Criminal Code (Canada)</i> in relations to the receipt of rent geared-to-income assistance? <input type="radio"/> Yes <input type="radio"/> No If yes , please provide details. |
| 6. | Do you own residential property or a share in residential property? <input type="radio"/> Yes <input type="radio"/> No If yes , please provide proof. |
| 7. | If you live in a modified unit, do you still need the accessible features in the unit? <input type="radio"/> Yes <input type="radio"/> No <input type="radio"/> not applicable, I do not live in a modified unit |

Section 6 – Declaration, Release and Consent

- A. I understand that the *Housing Services Act* requires the Co-op to collect personal information about me and I understand the Co-op will use this information to see
- if my household qualifies for the housing we live in
 - if my household continues to be eligible for rent-geared-to-income subsidy

- how much rent-geared-to-income (RGI) subsidy my household qualifies for.

B. I understand that I must

- inform the co-op within **30 days** of any change in my income or assets or right to stay in Canada
- inform the co-op if there is a change in who lives in my unit
- provide documents within 30 days of any change.

C. I understand that my household can lose its subsidy if

- I give false or incomplete information to the co-op or another non-profit housing provider.
- all members of the household are absent from my unit for a longer period than the time permitted under the **City of Kingston Absence from Unit** rule.
- I have any former arrears owing to any non-profit or co-operative housing provider and have not made acceptable payment arrangements, or are not maintaining those arrangements.

D. I understand the Co-op may give the information on this form and any attachments, without further notice to me, to

- the **City of Kingston** or any other person stated in the ***Housing Services Act*** if the information is needed to make decisions or verify my eligibility for assistance under
 - the *Housing Services Act, 2011*
 - the *Ontario Works Act, 1997*
 - the *Ontario Disability Support Program Act, 1997* or
 - the *Day Nurseries Act*.
- exchange information with Ontario Works delivery agents or the Ministry of Community and Social Services or any agency or any party in order to verify information for the purposes of determining my initial and ongoing eligibility for rent-geared-to-income assistance.
- any government or body with whom the **City of Kingston** or the Minister responsible for the administration of the *Housing Services Act* has made an agreement under the ***Housing Services Act***.
- the government of Canada, a department, ministry, or agency of it, if the information is necessary for the purpose of administering or enforcing the *Income Tax Act* (Canada) or the *Immigration Act*.
- other social housing providers

E. I understand that any information on this form or attachments will only be given in accordance with the *Housing Services Act, Freedom of Information and Protection of Privacy Act, Municipal Freedom of Information and Protection of Privacy Act* and associated regulations.

F. I have read and understand the important rules about my RGI Subsidy

G. I agree that the Co-op can receive, through its employees or agents, credit information from any credit agency or any other source.

- H. I agree to allow the co-op to make inquiries to verify the information given about me on this form and any supporting documents. I permit any person, corporation, or social agency to release any required information to the co-op.
- I. I confirm that all the information given in this form is true and complete.

This form must be signed by all occupants who live in the unit 16 years of age and over.

| Print Name | Signature | Date |
|-------------------|------------------|-------------|
| | | |
| | | |
| | | |
| | | |
| | | |

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 |

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 and itemized list of entitlements and deductions</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> |

- The co-op may require additional supporting documentation in order to properly assess your eligibility for housing 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 requested information you may lose your subsidy.