



Directive

Directive: Revised Guide to Rent-Geared-to-Income Assistance

Issue Date:	February 25, 2008	Directive No.:	DIR2008-02
Revision Date:	May 12, 2020	Revision No.:	DIR2020-06

Applicable Policy: Annual and Interim (In-Year) Reviews

Type: Legislative

The policies and procedures in this Directive are to be implemented by Housing Providers/Cooperatives funded by the Municipality under the following programs.

Provincial Non-Profit Housing Providers

- | | |
|-----------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| <input checked="" type="checkbox"/> Gananoque Family Housing | <input checked="" type="checkbox"/> Gananoque Housing Inc. |
| <input checked="" type="checkbox"/> Legion Village 96 Seniors Residence | <input checked="" type="checkbox"/> Twp. of Bastard & South Burgess Housing Corp. |
| <input checked="" type="checkbox"/> Brockville Municipal Non-Profit Housing Corp. | <input checked="" type="checkbox"/> South Crosby Non-Profit Housing Corp. – Pineview |

Federal Non-Profit Housing Providers

- | | |
|------------------------------------------------------------------------------------|-----------------------------------------------------|
| <input checked="" type="checkbox"/> Athens & District Non-Profit Housing Providers | <input type="checkbox"/> Marguerita Residence Corp. |
| <input checked="" type="checkbox"/> Gananoque Housing Inc. | |

Federal/Provincial Cooperative Housing

- | |
|----------------------------------------------------------------------------|
| <input checked="" type="checkbox"/> Shepherds Green Cooperative Homes Inc. |
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Housing Providers

- | | |
|------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------|
| <input checked="" type="checkbox"/> UCLG Social Housing | <input checked="" type="checkbox"/> Rent Supplement Program |
| <input checked="" type="checkbox"/> Marguerita Residence Corp. (RGI Service Agreement) | |
| <input checked="" type="checkbox"/> South Crosby Non-Profit Housing Corp. – Rideau Lakes (RGI Service Agreement) | |

Directive

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BACKGROUND

The *Housing Services Act, 2011* has been amended. O. Reg. 298/11 is revoked and O. Reg. 316/19 Determination of Geared-to-Income Rent Under Section 50 of the Act informs the calculation of Rent-Geared-to-Income under the Act. The Service Manager has determined to apply the new regulations effective July 1, 2020.

PURPOSE

This Directive includes a Revised Guide to Rent-Geared-to-Income (RGI) Assistance, a flowchart that summarizes the steps taken to determine RGI payable, written Steps to Calculating RGI Payable, and legislative tables referenced in the calculation of RGI.

ACTION TO BE TAKEN

Housing providers are to use the Revised Guide to Rent-Geared-to-Income (RGI) Assistance and the legislative tables for the purpose of calculating RGI payable effective **July 1, 2020**. Both the rent scales for social assistance recipients (Tables 1 to 3) the utility charges and allowances (Tables 4 to 8) remain the same. Only the numbers of the tables have changed. The flowchart and Steps to Calculate RGI Payable are provided as a summary and a concise reference.

All RGI tenants must have their subsidy calculated under the new legislation by June 30, 2021.

REFERENCE

O. Reg. 316/19 Determination of Geared-to-Income Rent Under *Section 50* of the Act.

APPENDICES

Revised Guide to Rent-Geared-to-Income Payable effective July 1, 2020

Summary of Steps to Calculate Rent-Geared-to-Income (RGI)

RGI Flowchart (NPP)

Tables 1 – 3 Social Assistance Rent Scales

Tables 4 – 8 Utility Charges and Allowances

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**C. Morrison, Manager
Housing Department**

May 12/2020
Date

Revised Guide to Calculating Rent-Geared-to-Income (RGI) (Effective July 1, 2020)

Terms and Definitions

Adjusted Family Net Income (AFNI) is the net income for the member (Line 236) on the Notice of Assessment (NOA) for the most recent taxation year minus the total amounts received by the member from a Registered Disability Savings Plan (RDSP) plus any amounts repaid to the RDSP by the member in the taxation year. For reviews conducted between July 1 and December 31, the NOA must be the most recent taxation year that ended before the current year.

- i. Reviews effective between January 1 and June 30, (e.g. move-ins or anniversary dates) require the NOA for the taxation year immediately preceding **the most recent taxation year**.

For example, move ins/anniversary dates between January 1 and June 30, 2020, the 2018 NOA is required.

- ii. Reviews effective between July 1 and December 31, requires the NOA for the taxation year **immediately preceding the current year**.

For example, annual reviews effective July 1 to December 1, 2020 require the 2019 NOA.

In other words, for reviews between January and June of each year, the NOA from the year prior to the current year is acceptable. For reviews between July and December of each, the NOA from the immediately preceding taxation year is required. All non-dependent household members are required to file an income tax return each year to continue to be eligible for RGI assistance.

If the household requests an **in-year review**, or if a recent NOA is not available for any member based on approved extenuating circumstances, AFNI will be calculated based on the best approximation of the member's **net** income for the 12-month period beginning on the first day of the month following the month in which the review is being conducted, adjusted for RDSP amounts received and RDSP amounts repaid as above. Net income may be determined from pay statements (employment), Notice of Entitlement (pension income), Statement of Assistance (social assistance recipients) or Proof of Income Statement for Canada Revenue Agency. To determine net income based on hours of work and hourly rate of pay, use the on-line payroll calculator at the following link:

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/payroll-deductions-online-calculator.html>. Employment income shall be projected for 12 months following the month of review.

Benefit Unit means a benefit unit under the *Ontario Works Act, 1997* or the *Ontario Disability Support Program Act, 1997*

Family Unit means:

- a) an individual, the individual's spouse and all of the children of both or either of them who are living with them,
- b) an individual and the individual's spouse living with him or her, if neither has any children,
- c) an individual and the individual's children living with him or her, if the individual has no spouse, or
- d) an individual, if the individual has no spouse and no children.

A family unit may or may not include one or more benefit unit(s) within it.

Full-time attendance, in relation to a student attending a recognized educational institution, means, for a student having a permanent disability, at least 40 per cent of a full course load, and in the case of any other student, taking at least 60 per cent of a full course load as determined from the course calendar of the educational institution. A report card is required for dependents over the age of 16 and a Verification of Enrolment is required for adult members attending school.

Household means an individual who lives alone or two or more individuals who live together. A household may have a combination of benefit units and/or family units. RGI for each benefit unit is calculated separately and the combined total RGI is the rent for the unit. Utility charges/allowances are applied only once for the unit and RGI is compared to minimum/maximum rent **after** including utility charges/allowances.

Recognized educational institution (school) means:

- a) a school, as defined in the *Education Act*
- b) a university,
- c) a college of applied arts and technology established under the *Ontario Colleges of Applied Arts and Technology Act, 2002*,
- d) a private career college, as defined in the *Private Career Colleges Act, 2005*, or
- e) a private school, as defined in the *Education Act*, for which a notice of intention to operate has been submitted to the Ministry of Education in accordance with that Act.

Income from employment includes the following:

- 1. Wages or salary.
- 2. A commission or bonus.
- 3. Tips and gratuities.
- 4. Vacation pay.
- 5. Remuneration as a dependent contractor.
- 6. Income from work in a business that the member directly or indirectly operates and controls.

7. Unemployment benefits under the *Employment Insurance Act* (Canada).
8. Payments for a loss of earnings under the insurance plan under the *Workplace Safety and Insurance Act, 1997*.
9. Payments for sick leave or a short-term disability under a private or workplace insurance plan.
10. Any other income the service manager determines is related to employment.

Minimum Geared-to-Income Rent Payable

Minimum rent is calculated differently for households whose RGI payable as of July 1, 2020 was less than \$129 and calculation of RGI payable is less than the minimum rent as calculated in paragraphs 1 and 2 below. See **Exception** in paragraph 3. For all new tenants and tenants with RGI payable equal to or higher than \$129 as of July 1, 2020, **minimum geared-to-income rent** payable for a month shall be determined as follows:

1. From July 1 to June 30, 2020, the minimum rent amount is **\$129**.
2. For each subsequent period of July 1 to June 30 the minimum rent amount shall be increased by the rent increase guideline under the *Residential Tenancies Act, 2006* for the calendar year in which the period commences.

For example, if the rent increase guideline is 2.1 per cent, the rent increase shall be expressed as a decimal (i.e. 0.021) and add a factor of 1. Then multiply the current year's minimum rent amount by 1.021 to arrive at the new minimum rent amount (\$129 times 1.021 = \$131.79 or \$131 rounded down).

3. **Exception: Households receiving RGI assistance and prior to July 1, 2020 RGI payable was less than \$129 and RGI is less than the minimum rent as determined in paragraphs 1 and 2 above.** Despite paragraphs 1 and 2 above, the minimum rent amount for the household will be \$93 for the period July 1 to June 30, 2020 and for each subsequent period from July 1 to June 30, add \$8 to the minimum rent for the prior year **if all of the following criteria is met:**
 - a) The household is/was receiving RGI assistance on July 1, 2020.
 - b) Immediately prior to July 1, 2020, the household's geared-to-income rent payable was less than \$129.
 - c) The household's geared-to-income rent as calculated in the calculation of geared-to-income rent payable section below is less than the minimum rent as determined in paragraphs 1 and 2 above.

This paragraph shall cease to apply for all purposes on the day, if any, on which the minimum rent amount determined under this paragraph exceeds the minimum rent amount determined under paragraphs 1 and 2.

4. For households consisting of only one or more benefit units whose total geared-to-income rent as determined by the applicable social assistance rent scale is less than the minimum rent applicable under paragraphs 1 and 2, the minimum geared-to-income rent is the rent amount determined by the social assistance rent scale(s).

For example, geared-to-income rent for a single person in receipt of Ontario Works in a 1-bedroom apartment is \$85 plus \$30 utility charge for a total of \$115 based on the social assistance rent scale. Since \$115 is less than the minimum rent of \$129 plus any guideline rent increase, the RGI payable is \$115.

Maximum Geared-to-Income Rent Payable

Maximum rent is the monthly rent payable by a household that is not receiving rent-geared-to-income assistance, (referred to as "Market" rent). Total rent-geared-to-income including the utility charge/allowance is compared to Market rent. If RGI is higher than the Market rent, then the maximum rent for the household is the Market rent for the unit.

Calculation of RGI Payable

Normally, household net income will be verified by the most recent Notice of Assessment for all adult members of the household. However, there may be extenuating circumstances where, the required Notice of Assessment is not available or may not reflect current circumstances of the household (e.g. for an in-year review due to a significant decrease in income). In such cases, net income shall be assessed by pay statements or Employment Verification form, Notices of Entitlement (e.g. CPP and OAS), and/or Statement of Assistance for social assistance recipients and projected for the next 12 months following the month of review. See last paragraph of Adjusted Family Net Income (AFNI) in the Terms and Definitions above for guidance in calculating net income for an **in-year review**.

1. Determine if the household has at least one benefit unit. Rent attributable to each benefit unit shall be determined in accordance with the social assistance rent scales.

Exceptions:

- i. Rent scales do not apply if the **total non-benefit income exceeds the non-benefit income limit** set out in the applicable Table for the benefit unit size. To determine the total non-benefit income for a benefit unit, sum the annual net income of each member of the benefit unit, excluding the net income of members in full-time attendance at school, and divide by 12. Then subtract the monthly OW or ODSP payment from the total monthly net income. The Notice of Assessment (NOA) for social assistance recipients shows Net Income on Line 236 followed by deductions from net income (generally the **deductions from net income** on the NOA represent social assistance income). **Note:** The deduction from net income is only applicable to households who were in

receipt of social assistance in the applicable taxation year. Guaranteed Income Supplement (GIS) received by low-income seniors would also be reflected as deductions from net income; however, all pension income, including GIS and GAINS, received by seniors is used in calculating RGI payable.

- ii. Rent scales do not apply if the total amount of **spousal allowance** under the *Old Age Security Act* (Canada) or the total amount of **disability** benefits under the *Canada Pension Plan* payable to the benefit unit for the month **exceeds** the **basic needs** amount payable for the month under the *Ontario Disability Support Program Act*. To determine if spousal allowance (OAS-SA) or disability benefits (CPP-D) exceed basic needs for the benefit unit, refer to the ODSP statement of assistance Basic Needs and deductions.
 - iii. The total amount of non-benefit income, OAS spousal allowance or CPP-D, if it exceeds the Basic Needs for the benefit unit, shall be multiplied by 0.3 (30 percent).
- a) Subject to exceptions in paragraph 1 i, the rent attributable for a month for an OW benefit unit with no spouse, but with one or more dependents, shall be the amount set out in Column 1 of Table 1 for the benefit unit size plus/minus utility charges/allowances.
 - b) Subject to exceptions in paragraph 1 i, the rent attributable for a month for an OW benefit unit with a spouse and with or without other dependents, shall be the amount set out in Column 1 of Table 2 for the benefit unit size plus/minus utility charges/allowances.
 - c) Subject to exceptions in paragraph 1 i and ii, the rent attributable for a month for an ODSP benefit unit, shall be the amount in Column 1 of Table 3 for the applicable benefit unit size plus/minus utility charges/ allowances.
2. For each family unit, or part of a family unit which is not a benefit unit (e.g. an adult child in the household that is not included in a benefit unit, but has earned or other income), determine the monthly adjusted family net income (AFNI) for that family unit or part of a family unit. Subtract from the AFNI, employment income to a maximum of \$75 for a single person, or a maximum of \$150 of employment income for a family unit with more than one person. Multiply this amount by 0.3 (30 percent).

For example: monthly employment income for a single person exceeding \$75 shall be reduced by \$75, and monthly employment income exceeding \$150 for a family unit with more than one person, shall be reduced by \$150 (referred to as an employment allowance or deduction).

3. Calculate the sum of the amounts determined under paragraphs 1 and 2.
4. Add the utility charge or subtract the utility allowance as applicable.
5. This amount is then compared to minimum and maximum rent. See Minimum and Maximum geared-to-income sections above.

6. The geared-to-income rent payable for a fraction of a month is the monthly geared-to-income rent payable multiplied by the fraction of the month for which rent is payable (i.e. monthly rent is pro-rated).

Annual Review of Geared-to-Income Rent Payable

1. The geared-to-income rent payable shall be reviewed once in every 12-month period after a household begins to receive RGI assistance. Housing providers may choose to perform annual reviews for all tenants at the same time (e.g. July 1st of each year) or to do annual reviews based on the anniversary date of the move-in.
2. The calculation of RGI payable shall be in accordance with the Calculation of RGI Payable above and in consideration of Maximum and Minimum Rent.
3. Any increase or decrease in RGI payable calculated in an annual review shall be implemented, regardless of the amount of the increase or decrease.
4. The increase or decrease in RGI payable is effective on the first day of the month following the month in which the review is completed.

Note: although households that meet the criteria in paragraph 5 below may have RGI calculated in accordance with paragraph 6 below, the service manager recommends that housing providers calculate RGI payable at each annual review based on the applicable year's Notice of Assessment in accordance with paragraphs 1 to 4 above.

5. Households meeting the following criteria may have RGI payable calculated in an alternate way:
 - i. All members of the household are unemployed.
 - ii. Any income that the members of the household receive is paid in fixed amounts for specified periods.
 - iii. The income of the members of the household includes payments under the *Old Age Security Act* (Canada), or under the *Ontario Guaranteed Annual Income Act*.
 - iv. There are no dependents of any member of the household.
 - v. There was an increase in the total amount of the payments referred to in subsection iii as a result of an adjustment to one or more of the payments.
 - vi. RGI payable for a month was not determined in this alternate manner at the last review.
6. The alternative calculation of RGI payable for households that satisfy the criteria in paragraph 5 is as follows:
 - i. Determine the total amount of payments referred to in paragraph 5 subsection iii received by the household in:
 - a) If the review is conducted during the period from July 1 to December 31, the calendar year prior to the calendar year immediately preceding the annual review, or

- b) If the review is conducted during the period from January 1 to June 30, the calendar year immediately preceding the calendar year referred to in paragraph a).
- ii. Determine the amount by which the payments referred to in paragraph 6 i) increased in the calendar year.
- iii. Divide the amount determined in paragraph ii by 12 (amount of annual increase in payments converted to a monthly increase).
- iv. Multiply the monthly increase amount determined in paragraph iii by 0.3 (i.e. increase in monthly RGI payable).
- v. Add the monthly increase in RGI payable to the household's RGI payable before the annual review.

In-year Review of Geared-to-Income Rent Payable

1. A household may request a review of RGI payable once between annual reviews, or between the initial calculation of RGI payable and the first annual review if the household believes that the total net income of the household members included in the previous review has decreased by 20 percent or more since that review. The total net income of those members whose income is included in the calculation of RGI payable shall not exceed 80 per cent of the total net income calculated on the previous review.
2. Additionally, the housing provider may complete an in-year review in any of the following circumstances:
 - i. There has been a permanent change in household composition since the initial or previous annual review, as applicable.
 - ii. A member of the household has started full-time attendance at a recognized educational institution since the last review.
 - iii. A member of the household whose income was not included in the calculation of RGI payable because the member was in full-time attendance at a recognized educational institution has ceased full-time attendance at such an institution.
 - iv. A member of the household has begun to receive or has stopped receiving basic financial assistance under the *Ontario Works Act, 1997* or income support under the *Ontario Disability Support Program Act, 1997* since the move in review or the last annual review, as applicable.
 - v. The taxes of a member of the household whose tax information was used in calculating the RGI payable have been reassessed or additionally assessed under the *Income Tax Act (Canada)* since the move in or last annual review, as applicable.
 - vi. The housing provider projects that the average monthly non-benefit income of a benefit unit in the household for the next 12 months will exceed the applicable monthly non-benefit income limit set out in Column 3 of Tables 1 to 3.
3. Upon determining that an in-year review will be conducted under this section, the housing provider shall conduct such a review without delay.

4. If the in-year review conducted results in an increase or decrease to RGI payable by the household, the increase or decrease, as applicable, takes effect:
 - i. On the first day of the month following the month in which the review is completed, or
 - ii. If the review was initiated as a result in a change referred to in paragraph 2 of this section having occurred, on the first day of the month following the date of the change. A change referred to in paragraph 2 resulting in an increase that is retroactive to a prior month may result in a reimbursement of subsidy charge. Such reimbursement of subsidy may be collected by increasing the RGI payable by 10 percent. However, the new RGI payable (RGI plus 10 percent) is effective the first of the second month after notice is given to the household.

For example, if a household stopped receiving ODSP in March and started receiving Old Age Security in April and the review is not conducted until July, the increase RGI payable is effective May 1st (first day of month following date of change). Reimbursement of subsidy would be assessed for May, June, and July. The increased RGI payable is effective August 1st (first day of month following the review) and the new RGI payable plus 10 percent for reimbursement of subsidy is effective September 1st (first day of the second month after notice is given to the household). Therefore, notice for RGI payable following a review in which reimbursement of subsidy is assessed should also include a paragraph to advise that RGI payable for September 1st will be RGI plus 10% for reimbursement of subsidy.

5. If on a review under this section (in-year review), it is determined that the RGI payable by the household should be increased by an amount less than \$10, the increase shall not be implemented.

Self-Employment

All expenses allowed by Canada Customs and Revenue for income tax purposes are permitted in determining geared-to-income rent **except** for the following:

1. Rent paid by the tenant if the tenant is operating a home-based business in an RGI unit.
2. Capital cost allowances on assets used in the business (depreciation).
3. Child care expenses.

Rent for a Partial Month

Monthly rent divided by the number of days in the month and multiplied by the number of days the household lived in the unit.

Summary of Steps to Calculate Rent-Geared-to-Income Payable

The following steps summarize the procedure typically involved in calculating geared-to-income rent payable.

STEP 1 - Verify Household Composition and Sources of Income

The household composition shall be verified and all adult household members are required to report their income from all sources and to provide verification for each income source.

- Notice of Assessment for the applicable taxation year for each adult member.
- Most recent monthly Statement of Assistance if any member is in receipt of Ontario Works or Ontario Disability Support Program benefits or a downloaded copy of the information from MyBenefits.
- Verification of Income and Assets.
- School report card for dependants over the age of 16 or Verification of Enrolment for adult members in full-time attendance at an educational institution.

STEP 2 - Identify Excluded Income

Exclude income of adult members in full-time attendance at school.

STEP 3 - Identify if There are any Benefit Units in the Household

If any members are in receipt of Ontario Works (OW) or Ontario Disability Support Program (ODSP) benefits, identify each benefit unit according to the Statement of Assistance which includes the beneficiaries in the benefit unit.

One or more benefit units could be identified as follows:

- A recipient of Ontario Works with no spouse and one or more dependents (Table 1).
- A recipient of Ontario Works with no spouse and no dependents, a recipient of OW with a spouse and no dependents, or a recipient of OW with a spouse and one or more dependents (Table 2).
- A recipient of ODSP with no spouse or with a spouse and one or more dependents (Table 3).

STEP 4 - Is There Non-Benefit Income Received by the Benefit Unit?

The Notice of Assessment for households in receipt of social assistance (Ontario Works and ODSP) will reflect net income for the member on Line 236 of the Notice of Assessment followed by Deductions from Net Income. The deductions from Net Income represent social assistance income. The difference between the net income on line 236 and the deductions from net income immediately following line 236 represents non-benefit income. Note: The Guaranteed Income Supplement received by low-income seniors will also show as a deduction from net

income, but all income for seniors is used to calculate RGI payable (i.e. use amount from Line 236 Net Income).

STEP 5 - For benefit units in receipt of ODSP, is there income received from Canada Pension Plan-Disability (CPP-D) or Old Age Security - Spousal Allowance (OAS-SA)?

If **yes**, does the amount received from CPP-D or OAS-SA **exceed** the basic needs amount for the benefit unit? Basic needs amount is reflected in the left column of the Statement of Assistance and CPP-D or OAS-D is reflected in the Deductions column.

If **no**, go to Step 6.

If **yes**, calculate RGI payable based on the amount received from CPP-D or OAS-SA multiplied by 0.30 (i.e. 30 per cent).

STEP 6 - Does the non-benefit income received by the benefit unit exceed the non-benefit income limit in Column 3 of the applicable social assistance table for the benefit unit size?

If **no**, use the rent attributable from Column 2 from the applicable table for the benefit unit size and in accordance with household composition.

If **yes**, calculate RGI payable based on the monthly non-benefit income (i.e. non-benefit income multiplied by 0.30 i.e. 30 per cent).

STEP 7 - Determine the monthly adjusted family net income

Calculate Adjusted Family Net Income (AFNI) for all members who are not part of a benefit unit or for benefit units with non-benefit income above the threshold as determined in Step 5. Convert Adjusted Family Net Income to a monthly amount.

Adjusted Family Net Income = Net Income (Line 236) on the NOA minus Registered Disability Savings Plan (RDSP) payments received plus RDSP repayments.

INCOME FREQUENCY FACTOR

Sum of Net income for all non-benefit members or non-benefit income above the applicable income limit (Line 236 of the NOA) less Deductions from Net Income (social assistance income)	Divide by 12
Weekly (e.g. net income from weekly pay statement)	Multiply by 4.333
Bi-weekly (e.g. net income from pay statement or Employment Verification form)	Divide by 2 and multiply by 4.333
Daily	Multiply by 21.66

Multiply the sum of AFNI of the members by 0.30 (30 per cent) to calculate RGI payable.

STEP 8 - Deduct an employment allowance if RGI is based on employment income.

Households with employment-related income (e.g. employment, Employment Insurance (EI) benefits and short-term Worker's Compensation from the Workplace Safety & Insurance Board (WSIB) are eligible for an employment deduction. The employment allowance is the amount of employment-related income to a maximum of \$75 for single individuals or \$150 for families (i.e. couples or individuals with dependents).

STEP 9 - Calculate the total base RGI payable for the household

(i.e. the sum of RGI payable calculated in Steps 5 to 7 minus an employment allowance determined in Step 8, if applicable).

STEP 10 - Apply utility charges or allowances

Adjustments to RGI payable are required for utility charges and allowances. Geared-to-income rent is intended to include "fully-serviced accommodation". Fully serviced accommodation includes heat, water, hot water, refrigerator and stove. If **additional** services are paid by the housing provider (e.g., electricity other than that used for heat or hot water), a utility **charge** shall be added to the rent. If any of these services is **not** provided, a utility **allowance** shall be subtracted from the rent. Utility charges or allowances are applied only once for the unit. To determine utility charges and allowances see Tables 4 to 8.

Add the utility charge to or **subtract** the utility allowance from the total RGI payable calculated in Step 9. This is the **total monthly RGI payable** for the unit.

STEP 11 - Compare total monthly RGI payable to minimum and maximum rent

Total RGI payable is then compared to the minimum and maximum rent amounts. Refer to the Minimum and Maximum geared-to-income payable in the **Revised Guide to Calculating Rent-Geared-to-Income (RGI) Payable effective July 1, 2020**.

If total RGI payable is **less** than minimum rent (\$129), then RGI payable will be **minimum** rent of **\$129**. **Exceptions** may apply. See the revised guide to calculating RGI payable referenced above.

If total monthly RGI payable is **greater** than the current **Market** (Maximum) rent, then rent payable will be set at the applicable Market (Maximum) rent.

STEP 12 - Additional charges

Any additional charges that the housing provider is allowed to make (e.g., parking, cable, air conditioner, etc.) are added to determine the final monthly amount payable.

STEP 13 - Partial month rent

If rent is for a partial month, it must be prorated accordingly. Monthly rent divided by the number of days in the month multiplied by the number of days in the partial month.

1

Identify Benefit Units

Are there any benefit units in the household (i.e. recipients of Ontario Works or ODSP)?

No

Adjusted Family Net Income (AFNI) for each household member who is not in full-time attendance at school

Multiply the net amount of all member's AFNI above times 0.30 (30 per cent)

Yes

4

Determine base RGI for non-benefit members

Less employment allowance for employed members (\$75 single or \$150 for families)

5

Sum base RGI amounts for all benefit units and non-benefit units

+ / - utility charges / allowances



RGI Payable

2

Determine Social Assistance Table Applicable to the Benefit Unit(s)

OW Single with dependants (Table 1)

OW Single, with spouse and no dependants or with spouse and dependants (Table 2)

ODSP (Table 3)

Is the benefit unit also in receipt of OAS-SA or CPP-D?

No

Is the non-benefit income above the non-income limit?

No

3

Determine base RGI for Benefit Unit(s)

Is the non-benefit income above the non-income limit?

No

Yes

Use the rent scale from the applicable Table for the benefit unit size
Table 1 – Single with Dependants
Table 2 – Single, with spouse and with/without dependants

OR

Multiply non benefit income times 0.30 (30 per cent)

Yes

Multiply the non-benefit income times 0.30 (30 per cent)

OR

Multiply the OAS-SA or CPP-D times 0.30 (30 per cent)

OR

Use the rent scale from Table 3 for the benefit unit size

1

Identify Benefit Units

Are there any benefit units in the household (i.e. recipients of Ontario Works or ODSP)?

No

Adjusted Family Net Income (AFNI) for each household member who is not in full-time attendance at school

Multiply the net amount of all member's AFNI above times 0.30 (30 per cent)

Yes

4

Determine base RGI for non-benefit members

Less employment allowance for employed members (\$75 single or \$150 for families)

2

Determine Social Assistance Table Applicable to the Benefit Unit(s)

OW Single with dependants (Table 1)
4 - OW - SwD

OW Single, with spouse and no dependants or with spouse and dependants (Table 2)
3 - OW

ODSP (Table 3)

Is the benefit unit also in receipt of OAS-SA or CPP-D?

No

Is the non-benefit income above the non-income limit?
5 - ODSP

No

3

Determine base RGI for Benefit Unit(s)

Is the non-benefit income above the non-income limit?

No

Yes

Use the rent scale from the applicable Table for the benefit unit size
Table 1 - Single with Dependants
Table 2 - Single, with spouse and with/without dependants

OR

Multiply non benefit income times 0.30 (30 per cent)

Yes

Multiply the CPP-D/SA by 0.30 (30 per cent)

OR

Multiply the non-benefit income by 0.30 (30 per cent)

OR

Use the rent scale from Table 3 for the benefit unit size

5

Sum base RGI amounts for all benefit units and non-benefit units

+ / - utility charges / allowances

Green bars representing RGI Payable

RGI Payable

Social Assistance Rent Scales – Tables 1 - 3

TABLE 1		
ONTARIO WORKS RENT SCALE FOR A BENEFIT UNIT CONSISTING OF A RECIPIENT WITH NO SPOUSE BUT WITH ONE OR MORE OTHER DEPENDENTS		
Column 1 Benefit unit size (number of individuals)	Column 2 Rent attributable to benefit unit (monthly) Amount in dollars	Column 3 Nonbenefit 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 DEPENDENTS, (B) A RECIPIENT WITH A SPOUSE BUT NO OTHER DEPENDENTS OR (C) A RECIPIENT WITH A SPOUSE AND ONE OR MORE OTHER DEPENDENTS		
Column 1 Benefit unit size (number of individuals)	Column 2 Rent attributable to benefit unit (monthly) Amount in dollars	Column 3 Nonbenefit 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 Nonbenefit 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
USE COLUMN 4 CENTRAL ONTARIO**

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
USE COLUMN 4 CENTRAL ONTARIO

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
USE COLUMN 4 CENTRAL ONTARIO

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