



Durham Housing Directives

Housing Services Division |

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Subject:	Annual Eligibility Reviews
Directive Number:	RGI 01-03
Effective Date:	July 1, 2020
Updated Date:	June 2025

Purpose

Establish the requirements for conducting annual reviews of rent-geared-to-income (RGI), rent supplement, housing benefits, modified housing and other housing programs.

Background

Annual Eligibility Reviews are to begin annually after a household moves in. The service manager or their designate (ex. community housing providers) is required to review a household's eligibility for modified housing, RGI and other housing programs and benefits through the Region of Durham's Housing Services Division.

At the annual review, the reviewer is required to determine:

- continued eligibility for RGI or housing benefits
- the amount of RGI payable by the tenant or co-op member
- size of unit under the occupancy standards
- eligibility for a modified unit (as applicable)

Annual Review Package

Reviewers are required to use the following package when collecting information from a tenant or co-op member for the annual RGI review:

- [Annual Eligibility Review – RGI and Modified Housing](#) form which includes
 - the Regional Consent Form (Consent to Disclosure of Information and Documents)
 - the notice, '[How do I get a copy of my Proof of Income Statement.](#)'

Reviewers may also use and customize the [Request for Completion of Annual Eligibility Review Form](#) letter template when sending the Annual Eligibility

Review package to tenants and co-op members. These documents are available in the [Resources for Community Housing Providers](#) section of the Region of Durham's website.

The [Annual Eligibility Review package](#) ensures that reviewers are collecting relevant, complete and consistent information from tenants and co-op members. It also ensures that they are notified of the authority under which information is collected, in compliance with the Municipal Freedom of Information and Protection of Privacy Act (MFIPPA).

The Annual Eligibility Review package must be signed by all members of an RGI household who are 16 years of age and older. When a tenant or co-op member signs the form, they are making a declaration as to the truth of the information provided in the form.

If a member of the household is unable for any reason to sign the Annual Eligibility Review form, it may be signed on their behalf by a power of attorney or a person who is otherwise authorized to act on the person's behalf.

Verification Requirements

Reviewers are required to verify the following information declared on the Annual Eligibility Review package:

- net income of all members of the household with income – excluding full-time students
- school enrollment of all full-time students over the age of 18
- Statement of Assistance from members receiving Ontario Works or ODSP
- changes to assets, and total assets valued over \$30,000
- changes to status in Canada.

Net Income

A person's annual tax-based net income is verified using one of the following:

- Proof of Income Statement or Notice of Assessment (NOA) from the previous tax year, if the annual review is conducted between July and December
- Proof of Income Statement or Notice of Assessment (NOA) from the tax year before the previous year, if the annual review is conducted between January and June.

The Proof of Income Statement or NOA must be provided for the primary tenant/co-op member, their spouse, and dependent adults over the age of 18 not attending full time school.

If the tenant/co-op member current income amount differs from the tax-based net income, the tenant or co-op member must provide a notice of statement of income from each employer or organization providing income.

Verification can include:

- sufficient information to allow for an annualized approximation of the net income that is anticipated to be received over the 12-month period following the review.
- one or more statements or pay stubs at the discretion of the housing provider.

Full-time Student Status

Tenants and co-op members must provide verification of school enrolment for full-time students over the age of 18 years, including themselves, their spouses, and other members of the household with income.

Students may provide a letter from the school registrar or a copy of Ontario Student Assistance Program (OSAP) statement to verify their full-time attendance. Verification should clearly state that the student is enrolled full-time and taking at least 60 per cent of a full course load, or 40 per cent if the student has a disability.

Students under the age of 18 are not required to provide verification of school enrollment.

Statement of Assistance from Ontario Works or ODSP

Reviewers must verify the number of people included in an Ontario Works or ODSP benefit unit, as well as the current monthly net amount of social assistance. The net social assistance payment is the amount received after deductions (e.g. income deductions, overpayment deductions).

The monthly Ontario Works or ODSP Statement of Assistance is the standard for the verification of net social assistance income and the composition of the benefit unit.

Where the Statement of Assistance is not available, the tenant or co-op member may provide a letter from the Ontario Works or ODSP office setting out the current net social assistance amount and the number of people in the benefit unit. Housing providers may also contact the Housing Services Division for assistance in verifying social assistance information.

Status in Canada

Status in Canada is verified at move-in. If the person is a Canadian citizen their status in Canada does not need to be re-verified at annual RGI review.

If a member of the household is a permanent resident, an applicant for permanent residence or a refugee claimant, they must provide current verification of status from Immigration, Refugees and Citizenship Canada (IRCC) at each annual review until Canadian citizenship is granted. Housing providers may request updates between annual RGI reviews at their discretion.

Asset Verification

Assets are verified at move-in. Reviewers are not required to verify assets at annual review unless one of the following apply:

- the total value of household assets is \$30,000 or more.
- the tenant or co-op member has declared a material change in the value or type of assets since the last annual eligibility review.
- the tenant or co-op member has disposed of an asset or liquidated property.

Follow-up

Housing providers may have to follow-up for additional information after the Annual Eligibility Review package is received. Housing providers should ensure that follow-up is prompt and does not delay a change in RGI.

Reviewers may have to follow-up for additional information after the Annual Eligibility Review package is received. Reviews should request any follow-up using the "Request for Information Letter". Reviewers must process information submitted by the tenant in a timely manner to avoid delaying a change in RGI

Reviewers may proceed with an RGI change if they have sufficient income verification, even if they are following up for verification of other eligibility requirements (e.g. change in status in Canada, assets, occupancy standards) or determining if a guest has permanently moved into the unit.

Waivers

A reviewer may waive the requirement that a tenant or co-op member submit information, documents or the Annual Eligibility Review package if the housing provider is satisfied that:

- The RGI tenant or co-op member is unable to do so.

- it is inappropriate in the circumstances to require an RGI tenant of an alternative housing provider to do so.
- the RGI tenant or co-op member's personal safety may be at risk in doing so.

If information, documents or forms are waived at annual review, the reasons must be clearly documented on the tenant or co-op member's file. Housing providers are encouraged to consult the Housing Services Division if they are considering a waiver.

Timing of Reviews

Reviewers may conduct a tenant or co-op member's annual review in the month of the anniversary of move-in or they may review all tenants or co-op members at the same property in the same month each year.

Reviewers who conduct annual reviews in the same month for all tenants or co-op members may defer the first annual review for tenants or co-op members who moved in less than 6 months prior to the next scheduled annual review month.

Reviewers should send out requests for the completion of the Annual Eligibility Review package no more than 60 days prior to the first day of the scheduled month of review. For example:

- A tenant or co-op member moves in August 1. The annual review will be conducted the following August. The reviewer should send out the Annual Eligibility Review package no earlier than June 1.
- A reviewer conducts annual reviews for all of its tenants or co-op members in June. The reviewer should send out the Annual Eligibility Review package no earlier than April 1.

Annual reviews should be completed without delay after the Annual Eligibility Review package and supporting documentation is received. The review is completed when the notice of RGI change or notice of RGI ineligibility is sent to the tenant or co-op member, regardless of the effective date of the change or ineligibility.

Biennial Reviews

Housing providers may opt to complete biennial reviews (every other year) for senior tenants and co-op members (over age 65 years) who meet all of the following criteria:

- They are unemployed.

- They have no dependents.
- They receive only fixed income.
- They receive Old Age Security (OAS) or the Guaranteed Income Supplement (GIS).

In the year in which a full annual review is not conducted, the housing provider will automatically increase the RGI and notify the tenant or co-op member of the increase. Completion of the Annual Eligibility Review package and supporting documentation are not required.

The automatic biennial increase in RGI is equivalent to 30 per cent of the monthly increase in OAS and GIS since the last annual RGI review. The Housing Services Division will issue quarterly notices of the applicable RGI increase for housing providers who opt to complete biennial reviews.

Effective Dates of RGI Changes

An RGI increase or decrease because of an annual review comes into effect on the first day of the month following the review.

Tenants or co-op members who become ineligible for RGI at annual review will be increased to the market rent or housing charge for their unit on the first day of the month following 90 days from the date of the notice of RGI ineligibility.

Retroactive RGI Changes

If an RGI tenant or co-op member declares a change in income at annual review that should have been declared prior to the review, the change may be implemented as if it had been declared in-year. This may occur when:

- a new household member moves in with income
- a household member ceases to be a full-time student, and that person also has ongoing income that had previously been excluded from RGI due to their student status for at least 6 months
- a household member has had their income taxes reassessed and the change in net income is material.

If the resulting increase in RGI is not material, it is not implemented retroactively – e.g. the increase is a result of an increase in adjusted family net income (AFNI) of less than 20 per cent, or the RGI increase is less than \$10.

RGI decreases are not implemented retroactively if the change is not reported until annual review.

RGI Ineligibility

Tenants and co-op members who fail to return their Annual Eligibility Review package before the required date are ineligible for RGI. Reviewers must issue notice of RGI ineligibility, noting that the rent or housing charge will increase to the market rate on the first day of the month following 90 days from the date of the notice.

Reviewers may make an additional request for the information prior to serving notice of RGI ineligibility but should not delay notice of RGI ineligibility if the documentation is not returned.

Reviewers are required to use the [Notice of RGI Ineligibility](#) template letter in the Resources for Community Housing Providers section on the Region of Durham's website.

Reviewers may reinstate RGI eligibility if the Annual Eligibility Review package is returned prior to the increase to the market rent or housing charge.

Reviewers should contact the Housing Services Division for assistance if the Annual Eligibility Review package is returned after the increase to the market rent or housing charge.

Modified Units

Review of eligibility for a modified unit must be completed at the time of the Annual RGI Review. Medical verification of the need for the modified unit is only required if the reviewer has reason to believe that the person who requires the modifications no longer needs them.

Market rate tenants and co-op members living in modified units are not required to complete the Annual Eligibility Review package. Housing providers must still review eligibility for the modified unit annually and request supporting verification as required.

Legislative Authority

Housing Services Act, s. 52
Ontario Regulation 367/11, s. 60
Ontario Regulation 316/19, s. 10