

## **SERVICE MANAGER DIRECTIVE 25-02**

*Effective September 1, 2025, this Directive replaces Service Manager Directive 23-02, issued June 27, 2023*

### **SUBJECT: LOCAL RENT-GEARED-TO-INCOME ELIGIBILITY RULES**

The policies and procedures in this Directive are to be implemented by the Centralized Wait List (CWL) Administrator or by Housing Providers funded by the City of Ottawa for the programs checked below:

<input checked="" type="checkbox"/>	Public Housing Program
<input checked="" type="checkbox"/>	Rent Supplement Program (commercial)
<input checked="" type="checkbox"/>	Ontario Community Housing Assistance Program (OCHAP)
<input checked="" type="checkbox"/>	Community Sponsored Housing Program (CSHP)
<input checked="" type="checkbox"/>	Provincial Reformed ( <i>Provincial, Federal/Provincial Non-Profit</i> )
<input checked="" type="checkbox"/>	Provincial Reformed ( <i>Provincial Co-operative</i> )
<input type="checkbox"/>	Limited Dividend Program
<input type="checkbox"/>	Section 26/27
<input type="checkbox"/>	Section 95 – Private
<input type="checkbox"/>	Section 95 – Pre 86 MNP
<input type="checkbox"/>	Pre-86 Urban Native Housing Program
<input type="checkbox"/>	Post-85 Urban Native Housing Program
<input checked="" type="checkbox"/>	Part VII.1 Housing Projects under the <a href="#">Housing Services Act, 2011</a>
<input checked="" type="checkbox"/>	Centralized Wait List (CWL) Administrator

If your program is not checked, this Directive does not apply to your project(s).

### **PURPOSE:**

The purpose of this Directive is to communicate to Housing Providers and the CWL Administrator, the City of Ottawa Local Rent-Geared-to-Income Eligibility Rules effective September 1, 2025. This Directive replaces Directive 23-02 Local Rent-Geared-to-Income Eligibility Rules, issued on June 27, 2023, to provide operational details for the application of the Local Rules approved by City Council.

### **LEGISLATIVE AUTHORITY:**

Housing Services Act, 2011 sections 42, 44, 45, 50, 52, 53, 56 & 57.  
HSA O. Reg. 367/11 sections 23 to 38, 40 to 41, 46.1, 47, 50, 60, 61 & 64.  
HSA O. Reg. 316/19 sections 11 & 12.  
HSA O. Reg. 370/11, Schedule 2.  
July 23, 2025, Council Report [ACS2025-CSS-GEN-010](#)

### **BACKGROUND:**

As Service Manager under the [Housing Services Act, 2011](#) (HSA), the City has the ability and the responsibility to establish certain local policies, referred to as Local Rules, in order to administer, implement and distribute social housing resources, which include access to Rent-Geared-to-Income (RGI) assistance in an equitable and consistent manner for prescribed RGI housing programs.

City Council first established 56 Local Rules in 2002 pursuant to the *Social Housing Reform Act, 2000* (SHRA). These were referred to as Local Policies in the report entitled *Social Housing Local Policies*. In the fall of 2008, Council reviewed the 56 Local Rules and revised them to 32 as part of the report entitled *Evaluation of Local Policies in Social Housing*.

In 2012, the SHRA was repealed and replaced with the [HSA](#) and the 32 Local Rules continued unaffected by this change.

On September 13, 2017, Council reviewed the 32 Local Rules and revised them to 26 in the report entitled *Review of Local Rules and Priorities under the [Housing Services Act, 2011](#)*.

On September 23, 2019 the Province of Ontario filed Ontario Regulation 318/19 which amended [Ontario Regulation 367/11](#) under the [HSA](#). The amendments included new provincial eligibility rules on refusal of offers, rules on household preferences for a housing project and changes to a Service Manager's authority to make a Local Rule where a household ceases to meet occupancy standards. These amendments took effect January 1, 2020.

On September 23, 2019 the Province of Ontario also filed Ontario Regulation 317/19 which amended [Ontario Regulation 367/11](#) under the [HSA](#) and filed [Ontario Regulation 316/19](#) which revoked Ontario Regulation 298/01 under the [HSA](#). The amendments included new provincial eligibility rules. These amendments took effect on July 1, 2020.

On June 14, 2023, Council reviewed the 26 Local Rules and revised them to 27 in the report entitled [Update to Local Rules Under the Housing Services Act, 2011](#). Most of the rules did not change significantly from those approved in 2017, but rather, were clarified, merged and updated as permitted under the legislation.

On July 23, 2025, Council reviewed the 27 Local Rules and revised them in the report entitled [2025 Update to Local Rules Under the Housing Services Act, 2011](#). Most of the rules did not change significantly from those approved in 2023, but rather, were clarified, merged and updated as permitted under the legislation.

The following Directives pertain to the Local RGI Eligibility Rules that take effect on September 1, 2025. Updates to Service Manager Directive 23-02, issued June 27, 2023, have been identified with a (\***revised**\*) and/or (\***new**\*) notation.

## DIRECTIVES:

Eligibility for RGI assistance is determined in accordance with local (made by the Service Manager) and provincial eligibility rules. To capture the amendments made by the Province to [Ontario Regulation 316/19](#) and [Ontario Regulation 367/11](#), the updated provincial and ongoing local RGI eligibility rules approved by City Council in 2023 are outlined below.

The Local Rules are in addition to the provincial eligibility rules<sup>1</sup> set out in the [Housing Services Act, 2011](#) and supporting regulation(s). In the event of a conflict between the Directive and the legislation, the legislation prevails.

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<sup>1</sup> Provincial eligibility rules ([Ontario Regulation 367/11](#) s. 23-41)

### **Reporting Changes in Information (O. Reg 367/11 s. 28) (\*revised\*)**

To maintain eligibility, a household is required to notify their Housing Provider of certain changes or the occurrence of certain events. The legislated period to notify the Housing Provider is 30 days and may be extended by the Service Manager.

The Service Manager has established the following maximum periods for households to report changes in information:

A household is required to report the following changes **within 31 days**:

- a) A permanent change in the composition of the household;
- b) A change in a member of the household's full-time student status;
- c) A member of the household begins to or stops receiving financial assistance under the Ontario Works (OW) or Ontario Disability Support Program (ODSP) programs;
- d) A permanent increase in monthly non-benefit income for any member of a benefit unit receiving OW or ODSP financial assistance who is not a full-time student; or
- e) A member of the household's income tax has been reassessed or additionally assessed;

RGI households shall not be required to report changes to employment or pension income (increases or decreases) between annual reviews.

Housing Providers have authority to make exceptions to the Local Rule on reporting changes in extenuating circumstances that are well documented. This extenuating circumstance must be well documented and available for review by the Service Manager.

### **Failure to Provide Information (O. Reg 367/11 s. 29)**

A household ceases to be eligible for RGI assistance if the household fails to provide information requested for the purposes of determining whether the household continues to be eligible for RGI assistance or the amount of rent payable by the household. The determination of whether the household continues to be eligible for RGI assistance is based on the prescribed provincial eligibility rules set out in [Ontario Regulation 367/11](#) s.24-32.2 and local eligibility rules as set out in Service Manager Directives.

Housing Providers may determine that the household remains eligible if they are satisfied there are extenuating circumstances. This extenuating circumstance must be well documented and available for review by the Service Manager.

### **Failure to File Income Tax Returns: (O. Reg 367/11 s. 29.1)**

A household ceases to be eligible for RGI assistance if a member of a RGI household, whose income is to be included in the calculation of the RGI payable by the household, has not filed an income tax return under the *Income Tax Act (Canada)* for the taxation year under review before the day of an annual review of the household's RGI rent commences.

The Service Manager has the discretion to determine that a household previously determined ineligible for RGI assistance for failure to file income tax returns becomes eligible once the income tax return is filed. This authority is not delegated.

The Service Manager, or its delegates, may determine that a household remains eligible for RGI assistance if the Service Manager is satisfied that there are extenuating circumstances. This extenuating circumstance must be well documented and available for review by the Service Manager.

**Pursuit of Income: (O. Reg 367/11 s. 31)**

A household ceases to be eligible for RGI assistance if a member of an RGI household is eligible to receive income of a type as set out in O. Reg 367/11, section 31(2), and the member has failed to make reasonable efforts to obtain the income within thirty-one (31) days of notice being issued to pursue such income.

Housing Providers may determine a household remains eligible for RGI assistance if they are satisfied there are extenuating circumstances. This extenuating circumstance must be well documented and available for review by the Service Manager.

**Divestment of Residential Property: (O. Reg 367/11 s. 32)**

Divestment of residential property shall be within 180 days from the first day of the month in which:

- a) A household receives RGI assistance; or
- b) A household takes ownership of a residential property, if the household is already in receipt of RGI assistance.

Housing Providers have the authority to extend the time for effecting the divestment period on a case-by-case basis, for such time periods as the Housing Provider considers appropriate. However, the housing provider must be satisfied that there are reasonable grounds to do so. This exception must be well documented and available for review by the Service Manager.

**Monthly Benefit (Portable Housing Benefit): (O. Reg 367/11 s. 32.1)**

A household that is receiving RGI assistance ceases to be eligible for such assistance if the household has accepted an offer of financial assistance referred to in section 20.1 of [Ontario Regulation 367/11](#) and begins to receive that assistance.

**Maximum Household Income (Household Income Limits) (O. Reg 367/11 s. 32.4)**

Household Income Limits (HILs) apply to households waiting on, or applying to, the Centralized Wait List (CWL). To be eligible for RGI assistance, the household income of applicants cannot be more than the applicable HIL. Income limits do not apply to households in receipt of RGI assistance as a condition of ongoing eligibility for RGI assistance.

HILs are set out in Schedule 2 of [Ontario Regulation 370/11](#) and are updated periodically by the Province of Ontario based on the average market rents as set out in the Canada Mortgage and Housing Corporation (CMHC) [Rental Market Survey Data Tables](#).

HILs apply in relation to the largest unit for which the applicant household is eligible under Local Occupancy Standards, even if the household expresses an interest in, or accepts an offer to move to, a smaller unit.

The CWL Administrator and/or Housing Provider may determine a household is eligible for RGI assistance, despite household income exceeding the applicable HIL, if they are satisfied there are extenuating circumstances<sup>2</sup>. This extenuating circumstance must be well documented and available for review by the Service Manager. Additional operational detail can be found in Appendix "C".

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<sup>2</sup> Extenuating circumstances are typically unforeseen circumstances which were out of the control of the household, are unlikely to occur again and resulted in the household not being able to meet the requirement in order to remain eligible for RGI

HILs do not apply to overhoused households on, or applying to be on, the CWL as they are required to move to a smaller unit.

**Maximum Household Assets (Asset Limit): (O. Reg 367/11 s. 32.5)**

Asset limits apply to all RGI applicants and all RGI residents, except for households where all members are receiving Ontario Works (OW) or Ontario Disability Support Program (ODSP) payments. All assets are included unless they are listed in [Ontario Regulation 367/11](#) s. 32.5(5). The asset limit for a single person household is \$50,000, and the asset limit for a household comprised of two or more people is \$75,000.

The CWL Administrator and/or Housing Provider may determine a household is eligible for, or continues to be eligible for, RGI assistance, despite assets exceeding the applicable asset limit, if they are satisfied there are extenuating circumstances. This extenuating circumstance must be well documented and available for review by the Service Manager. Additional operational detail can be found in Appendix "C".

**RGI Ineligibility Period for Certain Convictions: (O. Reg 367/11 s. 36)**

The Service Manager has made a Local Rule as it relates to convictions. If a member of a household has been convicted of an offense under section 55 of the [HSA](#) (knowingly obtained, aided or abetted a household to receive RGI assistance for which it was not entitled) or a crime under the Criminal Code in relation to the receipt of RGI assistance within the last two years from the date of determining eligibility, the household is ineligible for RGI assistance.

**Maximum Absence from a Unit: (O. Reg 367/11 s. 37)**

Households are expected to occupy the unit for which they receive RGI assistance. The maximum period of time that all members / leaseholders of the household may be absent from their unit and therefore not be occupying their RGI unit is 60 consecutive days or a total of 90 cumulative days in a calendar year. A member of the household who is absent for medical reasons is deemed to not be absent.

If a member of the household is absent from the unit for medical reasons, Housing Providers are required to obtain confirmation that the absence is for medical reasons from a licensed medical professional. If the tenant has self-diagnosed the medical condition that has led to the medical reason(s) for the absence, the member of the household must obtain and provide a licenced medical professional's diagnosis confirming the condition in order to be granted the exemption. The Service Manager requires the form attached to this Directive, as Appendix "B", or a comparable form, to be obtained, retained on file and relied upon when making decisions under this rule.

Housing Providers have the authority to extend this absence period and make an exception to the Local Rule regarding maximum absence from a unit in extenuating circumstances. This extenuating circumstance must be well documented and available for review by the Service Manager.

**Occupancy Standards: (O. Reg 367/11 s. 38) (\*revised\*)**

The Service Manager has made a local eligibility rule providing for a household to cease to be eligible for RGI assistance if the household occupies a unit that is larger than the largest size permissible under local occupancy standards. Refer to the Directive on Local Occupancy Standards and Overhoused Rules.

**Determining and Reviewing RGI Eligibility: (O. Reg 367/11 s. 59)**

Verification of household eligibility for RGI assistance is to be done once every twelve (12) months.

The Service Manager delegates, by way of service agreement, to the CWL Administrator the responsibility of determining basic RGI eligibility, in accordance with RGI eligibility rules, on a yearly basis during the period that an applicant is on the CWL.

The Service Manager delegates, by way of service agreement, to Housing Providers the responsibility of determining RGI eligibility, in accordance with RGI eligibility rules, at the point when a unit is offered to an applicant, on an ongoing and annual basis once the applicant is housed.

The Service Manager completes operational reviews/site visits to monitor delegated duties regarding RGI eligibility determination.

The Service Manager may appoint an Eligibility Review Officer to monitor delegated duties regarding RGI eligibility determination.

**Annual Verification of Income and Rent-Geared-to-Income Rent Payable: (O. Reg 316/19 s.10)**

The Service Manager delegates, by way of service agreement, to Housing Providers the responsibility for income verification and rent calculation. Housing Providers shall verify RGI rent payable every year for all households in receipt of RGI assistance.

The Service Manager completes operational reviews/site visits to monitor delegated duties regarding income and rent payable verification.

The Service Manager may appoint an Eligibility Review Officer to monitor delegated duties regarding income and rent payable verification.

**Rent Increases of Less than \$10: (O. Reg 316/19 s. 10(5), s.11(6))**

An increase in RGI rent payable of less than \$10 shall not be required, except at the annual review of household composition, asset and income verification.

**In-Year Review of Rent-Geared-to-Income Rent Payable: (O. Reg 316/19 s.11) (\*revised\*)**

The Service Manager delegates, by way of service agreement, to Housing Providers the responsibility for in-year income verification and rent calculation.

Housing Providers shall verify RGI rent payable once between the initial RGI calculation and the first annual review.

In accordance with [Ontario Regulation 316/19](#) s. 11, the Service Manager may, at its sole discretion and on the basis of a particular circumstance, review the RGI payable once between annual reviews ("an in-year review"). The Service Manager has chosen to exercise its discretion as it relates to certain circumstances and directs Housing Providers to perform an in-year review for the following circumstances as further detailed in the Regulation:

- a) The adjusted family net income (AFNI) of the household has decreased by at least twenty (20%) for the year since the initial RGI calculation and the first annual review or the last annual review (ss. 11(2)1 of O. Reg 316/19);



- b) A permanent change in the composition of the household;
- c) A change in a member of the household's full-time student status;
- d) A member of the household begins to or stops receiving financial assistance under the Ontario Works (OW) or Ontario Disability Support Program (ODSP) programs (ss. 11(2)5 of O. Reg 316/19);
- e) A member of the household's income tax has been reassessed or additionally assessed (ss. 11(2)6 of O. Reg 316/19); or
- f) A permanent increase in monthly non-benefit income for any member of a benefit unit receiving OW or ODSP financial assistance who is not a full-time student (ss. 11(2)7 of O. Reg 316/19).

Circumstances b), c), d), e) and f) set out above must be reviewed between annual reviews.

**Circumstance a) cannot be reviewed a second time in between annual reviews, even if there are extenuating circumstances.**

#### **Fraud Control:**

The Service Manager conducts random audits of RGI household files to ensure household eligibility for RGI assistance. The Service Manager may perform these audits during operational reviews/site visits or may appoint an Eligibility Review Officer to conduct audits at any time.

#### **Community Preferences on the Centralized Wait List: (O. Reg 318/19 s. 7 & 8 - O. Reg 367/11 s. 46.1)**

A household shall indicate their housing community preferences on the CWL for RGI assistance within the Service Manager area. The household may change or remove their housing community preferences while on the CWL.

Until such time that a household indicates their preference for housing communities, the household preference shall be all housing communities that have appropriately sized units within the Service Manager area.

#### **Refusal of Offers of RGI Assistance: (O. Reg 318/19 s. 2 & 4 - O. Reg 367/11 s. 32.2)**

A household ceases to be eligible for RGI assistance if the household refuses one (1) valid offer of housing. What constitutes a valid offer is set out in Appendix "A" to this Directive.

The Service Manager or its delegates may determine that a household remains eligible for RGI assistance after the refusal of one (1) valid offer if there are extenuating circumstances.

Extenuating circumstances must be well documented and available for review by the Service Manager.

If the household is overhoused, refer to the Service Manager Directive that speaks to Local Occupancy Standards.

#### **Centralized Wait List System: (HSA s. 47)**

The CWL Administrator and Housing Providers shall utilize the wait list system established under the *Social Housing Reform Act, 2000*, and continued under the [\*Housing Services Act, 2011\*](#), when households request RGI assistance.

**Review of Decisions Regarding RGI Eligibility: (HSA s. 155)**

The Service Manager established a system for dealing with reviews requested under Section 156 of the [HSA](#).

Internal Reviews are conducted by a three-person independent panel consisting of representatives from the Service Manager, The Registry/Housing Providers and tenant/co-op member/applicant advocates for RGI eligibility for local policies decisions, and a two-person independent panel consisting of representatives from the Service Manager and Housing Providers for RGI rent calculation decisions.

**ACTION REQUIRED:**

Implement all Local RGI Eligibility Rules outlined in this Directive effective September 1, 2025.

Jason Cooke  
Program Manager, Community Housing & Benefits Branch

Dated: August 28, 2025



## APPENDIX “A”

### *Definition of a Valid Offer*

An offer is considered valid when it is an appropriate size unit and is a property for which the household either indicated a preference on their CWL application, or if no/insufficient preferences were made, is one of all properties in the Service Manager’s area.

#### **Valid Offer Definition**

For the purpose of Rent-Geared-to-Income (RGI) assistance, an offer is considered valid for a household when it is:

- an appropriate size unit;
- an appropriate mandate;
- a property that the household chose as a preference on their CWL application or if the household did not choose any or sufficient preferences, then any property in the Service Manager area; and
- offered following the Offer Guidelines as set out in Directive 25-02 Appendix “A”.

In the case of a housing co-operative, the offer is considered valid if it meets the criteria listed above, unless the housing co-operative does not approve the household for membership.

The following shall not be considered reasons for refusing an offer or reasons why an offer was not valid/made:

- availability of on-site parking.
- inability to be contacted at the email and/or telephone number listed as the household primary or alternate contact information on their CWL application.
- special requirements that were not previously disclosed and documented in the file.
- not responding to an offer of an RGI unit.

Housing Providers must complete the *Offer of Rent-Geared-to-Income Unit* form to document information regarding the housing offer. This form must be kept as a record and be available upon request by the Service Manager. A copy of this form must be sent to the CWL Administrator within 1-business day of completion of the offer process, **if the offer is considered valid and has been refused. (\*revised\*)**

#### **Offer Guidelines**

Housing Providers shall use the following process to offer an RGI unit to a household. This offer process occurs over a 15-business day period.

##### **Contact with Household Process** (Day 1 to Day 3)

- First Telephone Call – phone the household at the telephone number(s) identified on the household’s CWL application to advise of the offer. Leave a voice message when required.
- Email (**\*revised\***)– immediately following the first telephone call, **if an email is provided/on file**, send an email to the email address(es) identified on the household’s CWL application to advise of the possible offer. The email may include details such as the community, unit details,

amenities, and the available move in date. The email must include the timeframe that the household must contact the Housing Provider (within 3 business days) and the outcome of not responding.

- Second Telephone Call – phone the household again at least 1 business day after the first telephone call if the household has not been in contact with the Housing Provider. Advise this is the final attempt that will be made to contact the household. Confirm the date and time the offer will close and the outcome of not responding. Leave a voice message when required.

#### **Unit Viewing and Acceptance Process** (Day 4 to Day 10)

- Contact household to schedule viewing. Viewing must occur within 7 business days of making the offer.
- Within 1 business day (24 hours) of viewing the offered unit, the household is required to advise the Housing Provider if they will be accepting the unit. If a household is informing the Housing Provider they will not accept the unit, the Housing Provider must explain the outcome and the household can reconsider within the timeframe.

#### **Confirming Household's Eligibility Process** (Day 11 to Day 15)

- Within 5 business days of accepting the unit, the household is required to provide **all documents** to confirm eligibility for RGI assistance. Specify the date the documents must be submitted by, that the offer will close at that time, and the outcome of not providing the documents.
- On the 3<sup>rd</sup> business day of accepting the offer, if the household has not submitted the required documents, contact the household to advise the date the offer will close if the documents are not submitted and the outcome for not submitting the documents.
- Once eligibility has been confirmed, the Housing Provider must immediately update the CWL application.
- Written Letter – immediately following the offer process, issue a letter to the household outlining the outcome of the offer process (accept offer, refusal of offer, or no response to the offer).

#### **Household Process**

Households shall:

- Keep their contact information on their CWL application up to date, including providing both a telephone number and email address to receive information about housing offers.
- Promptly provide documentation for special requirements such that appropriate preferences are made.
- Provide an alternate contact that is reachable by email and telephone if the household is unable to be contacted by email and by telephone.

- Respond to the Housing Provider within 3 business days of the 1<sup>st</sup> telephone/email offer made by the Housing Provider.
- View the unit offered within 7 business days of receiving the offer.
- Within 1 business day of viewing the unit offered, advise the Housing Provider whether they will be accepting the unit.
- Within 5 business days of accepting the unit, submit **all verification documents** to confirm eligibility.
- Contact the CWL Administrator if they are unable to accept offers for a certain period of time, outlining the reason and the duration of the proposed offer suspension, after which the CWL Administrator may at its sole discretion suspend the offer process for a period up to 60 consecutive and/or 90 cumulative days in a calendar year, providing the household with written confirmation of the offer suspension period.

**APPENDIX “B” Service Manager Directive 25-02  
Absence From Unit For Medical Reasons  
(version August 2025)**

### Accommodation / Accessibility Request

In the City of Ottawa, a household in receipt of rent-geared-to-income assistance ceases to be eligible if all members of the household are absent from their unit for more than 60 consecutive days or 90 cumulative days within a calendar year unless a member of the household is absent for “medical reasons”.

To verify that the household or a member of the household qualifies for the exemption, we require a qualified, licensed medical practitioner to complete this form to confirm that the person is/will be absent from their unit for “medical reasons”.

If the member of the household has self-diagnosed the medical condition that has led to the medical reason(s) for the absence, a licenced medical professional’s diagnosis confirming the condition is required in order to be granted the exemption.

This confirmation is required every 60 consecutive or 90 cumulative days after an exemption is granted if the person continues to be absent from their unit for “medical reasons”.

### Patient Information

To be completed by a qualified, licensed medical practitioner:

#### 1. Patient details:

First Name: \_\_\_\_\_

Last Name: \_\_\_\_\_

Address: \_\_\_\_\_ Unit #: \_\_\_\_\_

Date of Birth (mm/dd/yy): \_\_\_\_\_

Parent/Guardian’s name (if patient under 18): \_\_\_\_\_

#### 2. Is this a new patient?      Yes      No

If no, how many months/years has this patient been under your care? \_\_\_\_\_

3.	<p>Is it your medical opinion that the patient is and/or will need to be absent from their unit for “medical reasons”?</p> <p>Yes      No</p>
	<p>If yes, what are the health-related needs?</p>
4.	<p>Have you diagnosed the medical condition or reviewed the medical records to confirm the medical condition that has led to the “medical reason(s)”?</p> <p>Yes      No</p>
	<p>If no, are you relying on the patient’s self-diagnosis or on the patient informing you of their medical condition that has been previously diagnosed by another health practitioner or medical professional)?</p>
	<p>Self-diagnosed      Previous Medical diagnosis</p> <p>If the patient informed you they received a previous medical diagnosis, please specify the medical condition so that it may be confirmed with the diagnosing health practitioner or medical professional.</p> <p>_____</p> <p>_____</p> <p>_____</p>
	<p>If the member of the household has self-diagnosed the medical condition that has led to the medical reason(s) for the absence, a licenced medical professional’s diagnosis confirming the condition is required in order to be granted the exemption.</p>

5.	<p>How long do you reasonably expect the patient to be absent from their unit for “medical reasons”?</p>
	<p>Expected time: _____</p>
	<p>Start date of absence: _____</p>
	<p><i>You may be asked to provide updates and further confirmation every 60 consecutive or 90 cumulative days if the patient continues to absent from their unit for medical reasons.</i></p>

**Licensed Healthcare Professional (LHCP)**

I am a (check box that applies):

GP/Family Physician

Allergist/Immunologist

Cardiologist

Dermatologist

Neurologist

Occupational Therapist

Oncologist

Ophthalmologist

Psychiatrist

Pulmonologist

Rheumatologist

Clinical Psychologist

Other (specify) : \_\_\_\_\_

I hereby certify that this information  
represents my medical opinion

LHCP stamp

or Provincial Registration #

\_\_\_\_\_  
LHCP Name (please print)\_\_\_\_\_  
Contact Tel. Number\_\_\_\_\_  
LHCP Signature\_\_\_\_\_  
Date (mm/dd/yy)



## Patient Consent

I understand that *Housing Provider Name* requires the personal information requested on this form to make a decision regarding eligibility for rent-geared to income assistance. I authorize my licensed healthcare professional to release information requested on this form to *Housing Provider Name* and I consent to *Housing Provider Name* using, verifying, disclosing, and retaining this information, my application, and any supporting documentation on my housing file to the extent it is necessary in order to respond to my request to be absent from my unit for medical reasons. For clarity, disclosure may be to an independent medical consultant, to the tenant, to the City of Ottawa for the purposes of compliance with the *Housing Services Act*, etc.

I also understand that I will be asked to provide updates and further confirmation from a medical professional every 60 consecutive or 90 cumulative days if I continue to absent from my unit for medical reasons.

\_\_\_\_\_  
Patient's Name (please print)\*

\_\_\_\_\_  
Patient's Signature

\_\_\_\_\_  
Tenant's Name (if not the patient)

\_\_\_\_\_  
Tenant's Phone Number

\_\_\_\_\_  
Tenant's Account Number

\_\_\_\_\_  
Date (mm/dd/yy)

*\*If the patient is under 18 or unable to provide consent in writing by reason of physical or mental disability, the consent must be signed by the patient's parent, legal guardian, trustee, or power of attorney for personal care and property.*

The personal information on this form is collected under the authority of the *Housing Services Act, 2011*, SO 2011, c 6 Sched 1 including section 176 and will be used only as is necessary for the purposes of determining an applicant's eligibility for an extended absence from their unit for medical reasons. If you have any questions about the collection of this information, please contact *Housing Provider Name* at *Telephone Number or Address*, Ottawa ON.

**APPENDIX “C”**  
***Household Income Limits and Asset Limits***

Operational details of the City of Ottawa’s Household Income Limits (HIL) and Asset Limits are outlined below.

**Household Income Limits (HILs)**

**Determining Household Income (O. Reg 367/11 s. 32.4)**

Household income is the annual net income of all members of the household, excluding the income of full-time students. In general, household income includes only income that would normally be used for Rent-Geared-to-Income (RGI) rent calculation.

Household income is determined by taking the sum of all household members’ net incomes (Line 23600) from their most recent Notice(s) of Assessment (NOA) issued by Canada Revenue Agency (CRA) or Proof of Income Statement. The tax year used to determine the household’s income is different depending on when the RGI review is conducted. In general, the most recent NOA or Proof of Income Statement should be used.

- For reviews between July 1 and December 31, use the information from the most recently completed and assessed taxation year. For example, an annual review that occurs on July 1, 2023, would be based on the NOA or Proof of Income Statement from 2022.
- For reviews between January 1 and June 30, use the information from the most recently completed and assessed taxation year. For example, an annual review that occurs on January 1, 2023, would be based on the NOA or Proof of Income Statement from 2021.

If the household has a Registered Disability Savings Plan (RDSP), subtract any payments received, and add all RDSP repayments that occurred, in the taxation year, to the household income.

If no NOA or Proof of Income Statement has been issued, the amount that would appear on Line 23600 had the NOA or Proof of Income Statement been issued may be used.

**Centralized Wait List (CWL) Administrator Process**

The CWL Administrator determines household income as declared by the applicant household at the time of application and annually while waiting on the CWL. Verification must provide sufficient information to allow for an annualized approximation of net income. Alternate verification may include a more current NOA or Proof of Income Statement, or a regular statement of income (e.g., pay stub or monthly financial statement).

Applicants with household income above the HIL are ineligible to be placed on the CWL, and active applicants with household income above the HIL will be removed from the CWL.

If the CWL Administrator determines that a household's income is above the HIL at the time of application or as part of an update, it shall provide written notice of the decision that they are not eligible for RGI assistance to the household, as outlined in [Ontario Regulation 367/11](#), section 61.

### **Housing Provider Process (At time of offer)**

The Housing Provider determines household income as declared by the applicant at the time of offer.

If the applicant has not filed their income tax return or the tax-based net income amount does not accurately reflect the current average income, the Housing Provider may use approximated net income to determine household income. Verification must provide sufficient information to allow for an annualized approximation of net income that is anticipated to be received over the upcoming 12-month period. Alternate verification may include a more current NOA or Proof of Income Statement, or regular statements of income (e.g., pay stubs or monthly financial statements).

If an applicant is determined to have income above the HIL at the time of offer, the Housing Provider shall not continue with the offer. The Housing Provider shall provide written notice of the decision that they are not eligible for RGI assistance to the household, as outlined in [Ontario Regulation 367/11](#), section 61, and notify the CWL Administrator.

As a reminder, households are required to notify the Housing Provider of changes or events and provide requested information in accordance with sections 28 and 29 of [Ontario Regulation 367/11](#).

## **Household Asset Limits**

### **Determining Household Assets (O. Reg 367/11 s.32.5)**

The household assets are the total value of the assets of all members of the household excluding households currently in receipt of financial assistance from Ontario Works (OW) or the Ontario Disability Support Program (ODSP).

Certain assets may be temporarily or permanently excluded from the value of the assets with the approval of the Service Manager.

### **Joint Assets**

Joint assets are assets that two or more people have ownership rights over. For example, a joint bank account allows all account holders to deposit, withdraw, and administer the funds in the account, regardless of who deposits money into the account, and all account holders are

responsible for the money in the account. Joint owners are often married or common-law spouses or a senior and their adult children.

Unless the household can demonstrate otherwise, assets held jointly with a party that is not a member of the RGI household are considered in the household's asset assessment and valued at proportionate interest in the value of the asset.

- For example, if a bank account is held by three people, one of which is a member of an RGI household, their share of the asset would be one third.
- For example, if a member of a household in receipt of RGI assistance is listed as an account holder with someone else for the purpose of assisting with the management of finances, they could provide documentation to support this such as a Power of Attorney, statements showing debits and credits, or trust account documents, to confirm that the asset does not legally belong to them. A letter or informal agreement provided by the joint account holder is not acceptable.

In the event a member of the household has assets held jointly with a spouse and is separating but the division of assets has not yet been finalized, if the member's proportionate value in the assets exceeds the maximum, extenuating circumstances may apply.

### **Exemption for Special Priority Households**

When determining the value of assets for the special priority household category, the CWL Administrator and/or Housing Provider shall consider the circumstances and section 60 of [Ontario Regulation 367/11](#) (review of continued eligibility for special priority households).

### **Verification of Assets: Centralized Wait List (CWL) Administrator Process**

The CWL Administrator determines assets as declared by the applicant household at the time of application and annually after placement on the CWL. The CWL Administrator is not required to collect verification of assets, unless one of the following applies:

- the total value of household assets is \$40,000 or more for a single person household or \$65,000 or more for a household comprised of two or more people;
- the applicant household has declared a material change in the value or type of assets since the last annual (RGI) review; or
- the CWL Administrator considers it appropriate.

Applicants with household assets above the asset limit are ineligible to be placed on the CWL, and active applicants with household assets above the asset limit cease to meet eligibility requirements and therefore will be removed from the CWL. When the CWL Administrator determines that a household's assets are above the asset limit at the time of application or as part of an update, it shall provide written notice of the decision to the household that they are not eligible for RGI assistance, as outlined in [Ontario Regulation 367/11](#), section 61.

### **Verification of Assets: Housing Provider Process (At time of offer and during annual reviews)**

At time of housing offer, Housing Providers must verify household assets by collecting verification of each asset.

During annual reviews, Housing Providers are not required verify assets declared by the household, unless one of the following applies:

- the total value of household assets is \$40,000 or more for a single person household or \$65,000 or more for a household comprised of two or more people;
- the household has declared a material change in the value or type of assets since the last annual (RGI) review; or
- the Housing Provider considers it appropriate.

When the Housing Provider determines that a household's assets are above the asset limit at the time of offer or as part of an annual review, they shall provide written notice of the decision to the household that they are not eligible for RGI assistance, as outlined in [Ontario Regulation 367/11](#), section 61. When this occurs at the time of offer, the Housing Provider must also notify the CWL Administrator.

### **Verification of Assets Guidelines**

Assets and Verification Guidelines include, but are not limited to, the following:

<b>Assets</b>	<b>Verification Guidelines</b>
Bank accounts Examples include: <ul style="list-style-type: none"> <li>• Savings accounts and chequing accounts</li> <li>• Tax-Free Savings Accounts (cash)</li> <li>• Overseas or foreign accounts</li> </ul>	<ul style="list-style-type: none"> <li>• Current bank statement showing the account balance for all accounts</li> </ul>
Value of 2 <sup>nd</sup> or more Personal Vehicle (the market value of the vehicle minus any amount owing)	<ul style="list-style-type: none"> <li>• Loan documents</li> <li>• Market value (Red Book value, online vehicle retailers)</li> </ul>

<p>Investments</p> <p>Examples include:</p> <ul style="list-style-type: none"> <li>• Stocks and bonds</li> <li>• Term Deposits</li> <li>• Guaranteed Investment Certificates</li> <li>• Mutual funds</li> <li>• Includes overseas or foreign investments</li> <li>• Tax-Free Savings Accounts (investments)</li> </ul>	<ul style="list-style-type: none"> <li>• Current statement from bank/financial institution showing the amount of the investment</li> <li>• Copy of a stock certificate</li> </ul> <p>NOTE: T5 and T3 tax slips document the income generated from investments. They do not include the investment amount. They can however help validate the household's declared asset value (e.g., if the household declares 0 assets but has significant income from investments, further information is required)</p>	
<p>Real estate equity (The value of the property as determined by the current MPAC assessment, minus the amount of any mortgage(s) owing and any balances owed on loans/lines of credit secured against the property)</p> <ul style="list-style-type: none"> <li>• Includes residential and non-residential properties</li> <li>• Includes property in Canada and in other countries</li> </ul>	<ul style="list-style-type: none"> <li>• MPAC assessment</li> <li>• Current mortgage statement</li> <li>• Home Equity Line of Credit (HELOC) statement</li> </ul>	
<p>Life insurance with a cash surrender value amount over \$100,000 for the household</p>	<ul style="list-style-type: none"> <li>• Insurance policy that states the cash surrender value</li> <li>• Life insurance policy through an employer is a temporary insurance and should be excluded (<b>*new*</b>)</li> </ul>	
<p>Business related Assets</p> <p>Assets of a member of the household that are necessary to the operation of a business that a member operates or has an interest in and are not specifically excluded</p> <ul style="list-style-type: none"> <li>• Business related bank accounts, vehicles, licenses, property, etc.</li> </ul>	<ul style="list-style-type: none"> <li>• Documentation depends on type of asset</li> <li>• Financial Statements</li> <li>• Income taxes</li> <li>• Will</li> <li>• Insurance documents</li> </ul>	
<p>The value of a Trust fund for any member of the household; or</p> <p>Trust fund for a person with a disability, over \$100,000</p> <ul style="list-style-type: none"> <li>• The capital in the trust fund must come from an inheritance or a life insurance payment</li> </ul> <p>(<b>*revised*</b>)</p>	<ul style="list-style-type: none"> <li>• Trust fund documents</li> <li>• Trust account bank statement showing the amount and beneficiary</li> </ul>	



### **Robinson Huron Treaty Settlement Monies (\*new\*)**

Assets resulting from Robinson Huron Treaty Settlement Monies, where the receipt of Settlement Monies causes a household to exceed the local asset limit, the Service Manager has determined to apply extenuating circumstances and raise the asset limit for settlement beneficiaries by the amount of the Settlement Monies, for as long as the beneficiaries remain in that household.

### **Excluded Assets**

[Ontario Regulation 367/11](#) s. 32.5 (5) sets out the assets that are excluded from the asset limit rules as follows:

1. The value of one (1) personal motor vehicle for each household member that is not used primarily for the operation of a business by a member of the household.
2. The value of tools of a trade that are essential to the work of a member of the household as an employee.
3. The value of assets of a member of the household that are necessary to the operation of a business that the member operates or has an interest in, up to \$20,000 in assets for the member of the household and up to \$20,000 for that business.
4. The value of a prepaid funeral.
5. The cash surrender value of a life insurance policy, up to \$100,000 for the household.
6. The proceeds of a loan taken against a life insurance policy that will be used for disability-related items or services.
7. If a member of the household has received a payment under the Ministry of Community and Social Services Act for the successful participation in a program of activities described in paragraph 9 of section 26 of [Ontario Regulation 134/98](#) (General) made under the [Ontario Works Act, 1997](#), the value of any portion of that payment that, within a time that is reasonable in the opinion of the Region, will be used for the member's post-secondary education.
8. The value of funds held in a Registered Education Savings Plan (RESP), as defined in section 146.1 of the *Income Tax Act* (Canada), for a child of a member of the household.
9. The value of the clothing, jewelry, and other personal effects of a member of the household.
10. The value of the furnishings in the accommodation used by the household, including decorative or artistic items, but not including anything used primarily for the operation of a business.
11. The value of the beneficial interest in a trust of a member of the household who has a disability if the capital of the trust was derived from an inheritance or from the proceeds of a life insurance policy, up to \$100,000 for that member. \*\* (\*new\*)
12. Funds held in a Registered Disability Savings Plan (RDSP), as defined in section 146.4 of the *Income Tax Act* (Canada), if the beneficiary of the plan is a member of the household.
13. Funds held in an account of a member of the household in conjunction with an initiative under which the Service Manager or an entity approved by the Service Manager commits to contribute funds towards the member's savings goals.

14. The value of funds held in:

- Registered Retirement Savings Plan (RRSP) which includes Locked-in Retirement Account (LIRA).
- Registered Retirement Income Fund (RRIF), which includes Life Income Fund (LIF).

**\*\*Note:** A Henson Trust is not considered an asset as per [S.A. v. Metro Vancouver Housing Corp., 2019 SCC 4, \[2019\] 1 S.C.R. 99](#). (\*new\*)