



DURHAM REGION NON-PROFIT HOUSING CORPORATION
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Re: Various Processes for Reporting Income / Assets for Rent-Geared-to-Income Tenants

The purpose of this letter is to inform rent-geared-to-income tenants of various processes for reporting income / occupancy.

At a minimum of once in every 12 month period, each household in receipt of rent-geared-to-income assistance shall have their eligibility reviewed. Five months prior to the anniversary date of the site in which you are living a letter is sent, along with an Annual Household Income and Assets Review form to all rent-geared-to-income tenants advising them it is time to review their eligibility. Your eligibility to receive a rent subsidy and your new rent amount will be established after a complete review of your household's total income and occupancy.

All rent-geared-to-income tenants must make all reasonable efforts to pursue all sources of income. A household may be deemed ineligible for rent-geared-to-income assistance if they do not make reasonable efforts to pursue all sources of income available to them.

Types of income are as follows:

- " Basic financial assistance under the Ontario Works Act
- " Support under the Divorce Act, The Family Law Act or Enforcement of Supports Orders through the Family Responsibility Office
- " Benefits under the Employment Insurance Act
- " Any pension or other benefit that individuals who are 65 years of age or older may be entitled to receive from the Government of Ontario, or Government of Canada

A household may be deemed ineligible for rent-geared-to-income assistance should their total gross income exceed the set income limits for their individually sized unit. Should the income exceed the allowable amount the household will be given a 90 day notice to market rent with a 12 month grace period. If your household income decreases within the 12 month period, you may contact our office and supply the new income and household information for a re-calculation. Based on the new information, you will be advised of your eligibility for a reduction in your rent.

If at any time a household's assets reach \$40,000.00, the household will be deemed ineligible for rent-geared-to-income assistance and will be given a 90 day notice to market rent.

All tenants receiving rent-geared-to-income assistance must give written notice within 10 business days of each and every change in household income, assets or occupancy.

The Geared-to-Income rent payable by a household is calculated as follows:

- “ If a household receives Ontario Works (O.W.) or Ontario Disability Support Plan (ODSP) the monthly rent for the household is determined by using the appropriate OW or ODSP rent scales
- “ If a household does not receive either OW or ODSP, the monthly rent is determined by calculating 30 % of the adjusted family income.
- “ If part of a household receives either OW or ODSP and part of the household does not, the rent is calculated separately for each part and the household rent is the combined total amount.
- “ If the household has income a \$75.00 employment exemption is deducted from the total gross family income
- “ If the household has income and the working party has a child a \$150.00 employment exemption is deducted from the total gross family income
- “ If a tenant pays their utilities directly, there is an allowance subtracted from the calculated household rent.
- “ If a tenant does not pay their utilities directly, there is an applicable charge added to the calculated household rent.

The Region of Durham has changed the way that rent is calculated for tenants with irregular or fluctuating income.

Durham Region Non-Profit Housing Corporation will average your income every three months to determine the amount of rent that you will pay. Your rent will normally stay the same until another three months have passed and we recalculate the rent again.

This means that you will only have to submit verification of your income every three months. We will recalculate your rent based on the average monthly income that you declare.

The following are some examples of how some rents are calculated:

Example # 1

Single individual with 2 dependant children receiving Ontario Works. Individual is living in a 3 bedroom unit paying her own utilities

Rent charges as per OW scales	\$226.00
minus utilities adjustment	<u>\$ 84.00</u>
Monthly rent charged	\$142.00

Example # 2

Single individual with 2 dependant children receiving Ontario Works. Individual is living in a 3 bedroom unit and the utilities are paid by the landlord

Rent charges as per OW scales	\$226.00
plus utilities charged	<u>\$ 50.00</u>
Monthly rent charged	\$276.00

Example # 3

Couple with 1 dependant children that have earned income. Individual is living in a 2 bedroom unit paying their own utilities

Mr's total gross monthly earnings	\$1848.43
Mrs' has no income	<u>1005.26</u>
Total combined gross monthly earnings	\$2853.69
Total combined gross monthly earnings	
- rounded to nearest dollar	\$2854.00
minus employment exemption	<u>\$ 150.00</u>
Total adjusted family Income	\$2704.00
times 30 percent	\$ 811.00
minus utilities adjustment	<u>\$ 88.00</u>
Monthly rent charged	\$ 723.00

If you have any questions regarding the above please do not hesitate Debbie Craig, Rent Assessment Officer at (905)436-6610 ext. 217.