

Hugh Garner Housing Co-operative

A by-law about subsidized monthly housing charges for eligible co-op households

By-law No. 43R

Housing Charge Subsidy By-law

**This document is available in larger print through
the office**

Passed by the Board of Directors on

2018-03-05

Confirmed by the members on

2018-03-20

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Article 1: About This By-law

1.1 Introduction

This by-law describes the processes and procedures that relate to subsidized monthly housing charges for eligible co-op households. Last year, we successfully passed By-law 43, which was our plan for a self-sufficient, internal subsidy program. The by-law outlined a program that would have allowed us to transition away from external funding. We now know that the federal government is planning to assist co-ops by continuing subsidy for at least the next two years. Therefore, some changes to the by-law are required. The principal changes required pertain to our Regular Subsidy program. Funding for Regular Subsidy will now be external. Emergency Subsidy will continue to be internal. Further revisions may be made once the federal government announces a complete housing strategy.

1.2 Priority of the By-law

In case of any conflict between this by-law and the Co-op's Occupancy By-law or Organizational By-law, the latter by-laws will prevail.

This By-law repeals or amends all other by-laws, policies or resolutions that deal with subsidized monthly housing charges, including:

- By-law #43, Housing Charge Subsidy By-law (September 2017)

In case of any conflict between this by-law and the Co-op's Waiting List By-law, this by-law will prevail.

1.3 Definition of Terms

Household: "Household" means members of a household as stated in the Occupancy By-law (Section 8.1)

Dependent: a child, niece, nephew, stepchild or child placed under legal guardianship of a parent.

Regular Subsidy: The externally funded, internally administered, housing charge subsidy program.

For the purposes of this By-law, all mentions of the following terms:

- RGI subsidy
- RGI housing charge subsidy
- Rent-geared-to-income subsidy
- Housing charge subsidy
- Housing charge assistance
- Subsidy

refer to Regular Subsidy.

Emergency Subsidy: The internally funded, internally administered, emergency housing charge subsidy program. Emergency Subsidy is separately described in this By-law. If the type of subsidy is not mentioned, this by-law means the Regular Subsidy excluding Emergency Subsidy.

Available Emergency Funds:

This mean the amount that has been approved by the Members as stated in section 2.1.

1.4 Confidentiality of Personal Information

Co-op Members, the Board of Directors, Committees, and Staff have a duty to treat personal information about Members, Staff, and other Co-op business according to the personal information rules in the Co-op's Organizational By-Law. Disclosure of confidential information is serious and may be grounds for removal from the Board of Directors as well as possible eviction.

Subsidy will be administered by Staff. Staff will maintain confidentiality of personal information regarding subsidy. Personal information will only be provided to the Board in the case of fraud, or the dispute of an appeal.

1.5 History of this By-law

Name of Document	Date Approved	Date Repealed or Amended
By-law 33 - Housing Charge Assistance By-law	September 19, 2002	April 14, 2008
By-law 33A – A By-law to amend the Housing Charge Assistance By-law, by-law #33	April 14, 2008	September 27 th 2017 *Effective April 1 st 2018
By-law 43 Housing Charge Subsidy By-law	September 27 th 2017	March 20, 2018
By-law 43R Housing Charge Subsidy By-law	March 20, 2018	

Article 2: Funding for Subsidized Monthly Housing Charges

2.1 Co-op Funding for Subsidized Monthly Housing Charges

Funding for our regular housing charge subsidy program (Regular Subsidy) is external and is not internal to the Co-op. The amount of funding available is outside of our control. The internal administration of this subsidy funding will be according to the rules written in this by-law but will be subject to the regulations of the external program. See Section 2.4.

Each year, the co-op will allocate one specific amount in the annual operating budget to provide short-term emergency housing charge subsidy (Emergency Subsidy) for eligible co-op households. The amount will be known as the Available Emergency Funds and shall be approved by the co-op members as set out in the applicable provisions of the co-op's by-laws. The total amount of Emergency Subsidy granted in any one year cannot exceed the amount approved in our operating budget.

2.2 Subsidy Reserve

It is prohibited to establish and maintain a subsidy reserve under the external funding regulations.

2.3 Number of Households Receiving Subsidy

The total percentage of co-op households that receive any amount of either subsidy will depend on available funds. The co-op has a long-term goal to attain and maintain a sustainable percentage of subsidized households.

2.4 External Funding for Subsidized Monthly Housing Charges

If the co-op membership chooses to receive funds from government or any other party for subsidized monthly housing charges, the funds so received from government or other parties will be disbursed subject to the requirements established by the funding body.

2.5 Government and Other Requirements

To meet government or other funder requirements, the Appendices of this by-law can be changed by the Board of Directors without amending this by-law. The Appendices of this by-law can also be changed by the Board in other ways that do not conflict with this by-law.

Article 3: Eligibility Requirements

3.1 Requirements to be Eligible to Apply for Subsidy

To be eligible to apply for housing charge subsidy, a household must meet the following eligibility requirements:

- a) Each member of the household has lived in the co-op for at least four (4) years; or two (2) years in the case of households that were living in the co-op before September 27th, 2017.
- b) If part of an existing household moves to a different unit in the co-op, then
 - the member(s) remaining in the unit must have lived in the co-op as members for four or two years, as stated in paragraph (a) to be eligible to apply for subsidy; and
 - the member(s) moving to the new unit must have lived in the co-op as members for at least four (4) years to be eligible to apply for subsidy.
- c) No member of the household owes money to a previous social housing provider unless there is proof of a valid agreement to pay the monies owed and compliance with all conditions is confirmed and the agreement provides for complete repayment over a reasonable period of time.
- d) No member of the household owns or has a share in any residential property unless they agree in writing to sell their property within a six month period of being offered housing charge subsidy. Sometimes an asset is jointly owned by the Member and some other person(s) not living in the unit. In this case, the income used in the housing charge subsidy calculation should only be based on the portion of the asset belonging to the Members of the households.
- e) The households unit is not in a state of disrepair (as determined by staff, acting reasonably) due to:
 - i. negligence of and/or inadequate maintenance by the member(s) or guests of the household, or
 - ii. damage caused by the member(s) of the household or the guests.
- f) The household meets the minimum household size requirements set out in the applicable provisions of the co-op's Occupancy By-law governing minimum household size requirements.

3.2 Requirements to be Eligible to Continue to Receive Subsidy

To be eligible to continue to receive housing charge subsidy, a household must meet the following eligibility requirements:

- (a) continue to meet the eligibility requirements as set out above;
- (b) provide accurate information about who lives in the unit and proof of their income;
- (c) comply with any agreement referred to in section 3.1(d);
- (d) update their information with the co-op within ten (10) days whenever there is a change in household composition and/or household income, as more particularly provided in Section 4.3 of this By-law.

3.3 Burden of Proof

The burden of proof of initial or continued eligibility for Regular Subsidy and Emergency Subsidy and/or the amount of subsidy shall, in all cases, be on the applicant. The applicant must provide any information requested by the co-op. If the Board has doubts regarding the factual nature of the applicant's information, then the Board may:

- refuse to grant subsidy to the household;
- terminate subsidy previously granted to the household;
- recalculate the household's subsidy on the basis of an income that the Board considers reasonable.

3.4 Overhoused Households

This section does not apply to households receiving Emergency Subsidy.

If a household does not meet the minimum household size set out in the applicable provisions of the co-op's Occupancy By-law governing minimum household size requirements, then the household is considered to be overhoused.

If an overhoused household refuses to be added to the Internal Waiting List, they will no longer be eligible for housing charge subsidy.

Members residing in their units in 2002 will not be expected to relocate to meet the minimum requirements. An over housed surcharge applies to these households. The surcharge equals the difference between the full housing charge for their unit and the full housing charge for the largest unit in which they would not be overhoused.

An overhoused household that is receiving subsidy and that has been added to the Internal Waiting List will continue to be eligible for subsidy in their current unit until an appropriate unit becomes available unless they:

- no longer meet all of the other eligibility requirements set out in Article 3 of this By-law, or
- refuse three (3) units of the appropriate size offered to them while they are overhoused and on the Internal Transfer List

An overhoused surcharge will apply after the refusal of one (1) unit offer of the appropriate size.

In the event of any of the above, the household's housing charge subsidy will be terminated

- (i) with sixty (60) days' notice after they have refused three (3) units, or
- (ii) when the household no longer meets the co-op's eligibility requirements.

If someone dies who is living in the household at the time of their death, the remaining member(s) will be granted one year before having to move to meet minimum requirements.

Article 4: Application Process

4.1 Application and Approval Process

- (a) Co-op households may apply for housing charge subsidy at any time during the co-op's fiscal year.
- (b) Co-op households will use the Housing Charge Subsidy Application form attached to this By-law to apply for housing charge subsidy (See Appendix 1).
- (c) Applications for housing charge subsidy will not be processed until they are complete, signed and all information and supporting documentation have been received.
- (d) All residents in the household, including long-term guests, must report and provide proof of income and sign the application. Information must be provided even if it will not be used to calculate the subsidized monthly housing charge (as provided in Article 5.1 of this By-law).
- (e) Applications for housing charge subsidy will be processed and approved by co-op staff. Co-op staff will calculate the subsidized monthly housing charge.
- (f) Co-op staff will review the income and assets of all households who apply for housing charge subsidy. Reviews will be done:
 - before a household begins to pay a subsidized monthly housing charge
 - annually;
 - when there is a change in family composition of a household paying a subsidized monthly housing charge;
 - when there is a change in income of a household paying a subsidized monthly housing charge.
- (g) A completed application will include:
 - a list of all persons living in the unit including any long-term guests, providing:
 - name of each person;
 - relationship to each other;
 - birth dates;
 - information about types of income and documented proof of income;
 - a signed declaration and verification of all income for all people in the household. A parent or guardian signs for a child.
- (h) The co-op will use the completed application and the information to determine
 - whether the household is eligible for housing charge subsidy;
 - the unit size the household is entitled to occupy under the minimum household size (as set out in the applicable provisions of the co-op's Occupancy By-law);
 - the subsidized monthly housing charge for the unit.

- (i) Households that are eligible for subsidy will be required to sign the Housing Charge Subsidy Terms form (Appendix C of the Co-op's Occupancy By-law) before beginning to pay the subsidized monthly housing charge.

4.2 Annual Verification Process

The annual verification process will be used to confirm the prior fiscal year's subsidy and to calculate the subsidy to be provided in the next fiscal year

(a) Annual Verification Process

- (i) The annual verification process will normally start four (4) months before the end of the co-op's fiscal year.
- (ii) The annual verification package to be provided by the co-op will include the Housing Charge Subsidy Application form , instructions for completing the form, a list of incomes and supporting documentation required, and the deadline to submit the information.
- (iii) Verification for housing charge subsidy will be sent to all households currently receiving housing charge subsidy.
- (iv) Verifications for housing charge subsidy will be processed as set out in Section 4.1 of this By-law.
- (v) Notice of the subsidized housing charges granted to co-op households will normally be sent to the household in question no later than sixty (60) days before the end of the co-op's fiscal year end.

(b) If the household received more subsidy in the prior year

If a household received excess subsidy in the prior year than they were entitled to receive, they will be required to repay any overpayment.

4.3 Changes throughout the Year

(a) Reporting changes

Within ten (10) calendar days of the occurrence of any change households paying a subsidized monthly housing charge must report changes in

- household composition (i.e. who lives in the unit);
- household income (i.e. how much money each occupant earns) over \$50 per month

(b) Adjusting housing charge subsidy

A household's monthly subsidized housing charge will be adjusted if the specific circumstances apply as below. Households will receive written notice of any adjustment to their subsidized housing charge.

Subsidized housing charges will not be reduced until all supporting documentation required under the terms of this By-law is received. If documentation is not received, the household will lose their eligibility for housing charge subsidy. At its discretion the co-op may decrease the amount of subsidy based on the information available to it.

The housing charge subsidy will be adjusted as follows:

- (i) If the change in household information results in an **increase** in household income, the subsidized housing charge will increase on the first day of the third calendar month following the month in which the change occurred.

***Example:** The member's brother moves into the unit on May 15th which results in an increase in household income for the unit. The subsidized housing charge will increase on August 1st.*

- (ii) If the change in household information results in a **decrease** in household income, the subsidized housing charge will decrease the month following the later of:
 - the month in which the income decrease occurred;
 - the month in which the member reports the decrease in household income provided there are available funds.

If additional funds are not available, the adjustment to the subsidized monthly housing charge will not be made.

***Example:** The member reports that he is retiring in August and his income in September will decrease to pension income only. The member provides the documentation confirming the income decreased in September. The housing charge will decrease in October, if funds are available.*

(c) Sub-Occupancy

Sub-occupants are not eligible for housing charge subsidy. Households are not eligible for housing charge subsidy while they have a sub-occupant—whether or not approved by the Board.

A household receiving a housing charge subsidy can retain their subsidy if

- the sub-occupancy is approved by the Board;

- the total time with a sub-occupant is six months or less.

Subsidy will start when the member moves back to the co-op after the sub-occupancy ends.

A household receiving a housing charge subsidy with a sub-occupant in their unit for a longer than six months is eligible to be put on the waiting list for a housing charge subsidy, if the sub-occupancy was approved by the Board. Upon moving back to the co-op after the sub-occupancy ends, the household will be placed on the housing charge subsidy waitlist based on the date of the application for the subsidy the household most recently received.

Prior to moving back into the co-op, the member(s) must complete a new housing charge subsidy application. This applies to all sublet situations, regardless of length.

4.4 Emergency Subsidy

- (a) Emergency Subsidy for monthly housing charges is to temporarily assist households who are not currently receiving housing charge subsidy but are experiencing a decrease or loss of income.
- (b) Emergency Subsidy is intended for short-term use only and in any event, shall not be granted for a period exceeding six (6) months and shall not be granted more than once every two years.
- (c) The amount of monthly Emergency Subsidy required must be at least \$100.
- (d) Households applying for Emergency Subsidy are subject to the eligibility requirements provided in Article 3 of this By-law, and the application process provided in Article 4 of this By-law.
- (e) Applications for Emergency Subsidy will be processed by co-op staff on a first-come first-served basis, based on when applications are completed and accepted along with all supporting material.
- (f) The amount approved and the period of assistance will be subject to what is left in that year's Available Emergency Funds.
- (g) At a frequency determined by the Board of Directors, the coordinator will report to the Board of Directors on the expenditure from the Available Emergency Funds. The report will not include names or unit numbers.
- (h) Households receiving Emergency Subsidy are required to report changes in household composition, income, assets immediately. If the household is no longer eligible to receive Emergency Subsidy following the change, the subsidy will be withdrawn at the beginning of the month following the change.
- (i) If the household does not report changes in household composition, income, assets

immediately, the household will be required to pay back the money received retro-active to the first day of the month following the change.

4.5 Waiting List for Housing Charge Subsidy

- (a) The co-op will establish a waiting list for housing charge subsidy if there is no housing charge subsidy available. The waiting list will be made up of all households currently living in the co-op who have applied for (and are eligible to receive) housing charge subsidy but for whom no housing charge subsidy funds are available.
- (b) Priority on the waiting list will be determined by a first-come, first-served basis, based on the date (and time, if necessary) a complete application was received and accepted by the co-op.
- (c) A household on the waiting list will receive housing charge subsidy only when funding becomes available.
- (d) If a household on the subsidy waiting list is allocated Emergency Subsidy, they will retain their priority on the waiting list for Regular Subsidy.

Article 5: Calculation of Subsidized Monthly Housing Charges

5.1 Determination of Household Income

- (a) The annual income of the household is the sum of all payments made to, or on behalf of, or for the benefit of all persons in the household subject to the inclusions and exceptions described in Appendix 3 of this By-law. This includes income from employment, interest and investment income, pensions and support and social assistance. The subsidy application shall include a summary of what counts as income and a proof-of-income checklist.
- (b) The co-op will review the information submitted with the application for housing charge subsidy. If the co-op requires additional information, the co-op will send a letter to the household requesting the required information. In order to remain eligible to receive housing charge subsidy, the members of the household must provide the information so requested by the co-op.

5.2 Calculation of Subsidized Monthly Housing Charges

(a) Household Income

Household income will normally be assessed as the annual income for each person in the unit based current sources of income.

(i) If the household has fluctuating income

The housing charge will be calculated at the end of every three month period based on the income for the previous three months, for the first year or until the household income stabilizes.

After the first year, the housing charge will be calculated based on the income stated in the income tax return and Notice of Assessment from their Canada Revenue Agency personal income tax return.

(ii) If a household member's income fluctuates in an identical or similar pattern each year

The housing charge will be calculated using the annual income of the prior year shown on the income tax return and Notice of Assessment from Canada Revenue Agency. Examples include individuals who are regularly laid off and rehired in the same type of employment with the same or a different employer, such as landscapers, roofers, school bus drivers, crossing guards and contract teachers.

The housing charge may be adjusted if the household has a significant and ongoing decrease in the amount or type of fluctuating income and the current

year-to-date income shows the decrease in fluctuating income would result in a significant reduction from the prior year's annual income.

(iii) **If there is income from self-employment**

The household must provide the income tax return including Statement of Business or Professional Activities and Notice of Assessment. Any deductions for depreciation of capital costs, child care or costs associated with operating the business from the member's home will be added back to the net income.

(b) **Subsidized Monthly Housing Charge Ratio**

The adjusted household income will be multiplied by the housing charge percentage ratio of 30% to determine the subsidized monthly housing charge.

(c) **Adjusted Subsidized Monthly Housing Charge**

If the subsidized monthly housing charge is less than the minimum subsidized monthly housing charge for the unit, the housing charge will be adjusted to the minimum housing charge for the unit. In no case will a household pay less than the minimum housing charge as specified in Section 5.3.

5.3 Minimum Housing Charge

The minimum subsidized housing charge for all units is \$85.00.

5.4 Administrative Errors

(a) **If the household received more subsidy**

If a household received more subsidy than they were entitled to receive, due to an administrative error, the housing charge will be corrected as soon as the error is discovered. The member will be notified and the corrected housing charge will be effective with sixty (60) days' notice.

(b) **If the household received less subsidy**

If a household received less subsidy than they were entitled to receive, due to an administrative error, the housing charge will be corrected and reduced retroactive to the beginning of the current fiscal year.

(b) **Prior Fiscal Year**

Errors relating to the prior fiscal year will be referred to the Board of Directors.

5.5 Appeals

Members who are denied Regular Subsidy or Emergency Subsidy, who lose their subsidy, or dispute the amount of subsidy, may appeal to the Board of Directors. Appeals must be made within 14 days after the member receives notice of the disputed decision. Members will be given at least 10 days notice of when the Board will consider the appeal. Members can appear and make representations to the Board before it decides. Members can have a representative. The decision of the Board is final.

Article 6: Termination of Subsidy

6.1 Fiscal Year End

All emergency subsidies for monthly housing charges end at the co-op's fiscal year end. Neither Regular Subsidy nor Emergency Subsidy are guaranteed year-over-year.

6.2 Early Termination

Housing charge subsidy may be terminated for the following reasons:

- There is an increase in household income that disqualifies the household;
- The household has not occupied a unit in the co-op for more than three (3) months (unless the Board has approved a sub-occupancy or absence for up to six months);
- The household no longer meets the eligibility requirements;
- Any member of the household does not give any information or proof requested by the co-op;
- A member of the household does not report household income;
- A member of the household does not report an increase in household income:
 - within ten (10) days if they receive annual housing charge subsidy;
 - immediately if they receive emergency housing charge subsidy.

A household may not re-apply for housing charges subsidy for two (2) years after losing eligibility due to the above reasons.

6.3 Households Being Evicted

Housing charge subsidy will end on the date the Board of Directors set as the date the household is required to vacate the unit.

CERTIFIED to be a true copy of By-law No. 43R of Hugh Garner Housing Co-operative, passed by the Board of Directors at a meeting held on 2018-03-05 and confirmed by a two-thirds vote at a meeting of members held on 2018-XX-XX.

Director of the Board of Directors

Director of the Board of Directors

Print

Print

Sign

Sign

Date

Date

Appendix 1: Application for Housing Charge Subsidy

Unit #		Phone & email	
Please provide information about who the co-op can contact for emergencies			
Name of Person to contact	Relationship to you (e.g. mother, cousin, friend)		Phone # and email

1. List all the people living in your unit.

- List everyone living in your unit, including long-term guests, whether they have an income or not. List children who are temporarily away attending school. **Do not forget to list yourself.**

Last Name	First Name	Relationship to each other (mother, father, son, daughter, grandson)	Birth Date (M/D/Y)			
Has anyone moved into your unit during the last 12 months?			Yes		No	
If yes, who moved in		Date moved in				
Has anyone moved out of your unit during the last 12 months?			Yes		No	
If yes, who moved out		Date moved out				

2. List the income for each household member and attach proof-of-income.

- See the attached “What Counts As Income?” for some examples of income
- See the attached “Proof-of-income Checklist” for how to prove your income
- Some household members may have more than one type of income
- All types of income must be listed and proved
- Children (over 16) in your household who provide proof they are **full-time** students do not need to provide other income verification

Name of Person with Income	Source of Income (name of employers, pension or type of benefit)	Date employment or benefit started	Amount & Frequency

3. List the assets for each household member and attach proof.

- Include bank accounts, term deposits, GICs, RRIFs and annuities, mutual funds, stocks or shares, bonds and real estate such as house, land or cottage
- List all assets even if they do not produce income
- See the attached “What Counts as Income?” for some examples of assets to include

Name of Person with Assets	Name of Financial Institution / Description of Asset	Account Numbers / Type of Account	Value of Asset

4. List all students in your household and attach proof that they are attending school.

- Proof includes a copy of the **OSAP Assessment Summary** if you receive OSAP, or a letter from the educational institution identifying the name of the program, the program start date, year in program, current course load, and anticipated graduation date

Name of student	School	Program Information	Full-time or Part-time	Proof Attached

5. Please read the following information and sign the form.

Declaration, Release and Consent

- I understand that subsidy funds are limited and subject to availability;
- I understand that I must renew my subsidy annually and provide all information requested about my household;
- I understand that applications for subsidy will be processed only when completed and subject to availability of subsidy funds;
- I understand that my application for subsidy will not be considered complete until I have provided all information requested;
- I understand that the Co-op has the right to verify all information I give them. I authorize the Co-op to take whatever steps considered necessary to confirm the information;
- I understand the Co-op will use the information I give them in order to see
 - if my household qualifies for the size and type of unit we live in,
 - if my household is eligible for rent-geared-to-income subsidy, and
 - how much rent-geared-to-income (RGI) subsidy my household qualifies for
- I understand that any information on this form or attachments will only be given in accordance with the *Protection of Privacy Act*;
- I agree to co-operate fully and give complete information in the form required by the co-op for the purpose of any investigation it may carry out concerning my income, household size or other qualifications for housing charge subsidy.

I declare that

- everything I have written in this document is true and that no information that is required to be given has been withheld or omitted

I acknowledge that

- only the people I have listed on this document may live with me.
- all information I give to the Co-op will belong to the Co-op.
- I must report changes in who lives in my unit and household income within ten (10) days of any change.
- subsidy will be terminated if
 - I do not provide information requested about my household
 - I no longer meet the eligibility requirements, as described in the Co-op's by-laws
- I must pay back all or part of the subsidy received if I have
 - given false or incomplete household information
 - failed to report an increase in household income
 - received more subsidy than I was entitled to receive for any reason

The form must be signed by all adults, even if they are not members.

	Print Name	Signature	Date
1.			
2.			
3.			
4.			

You must attach proof of income and assets to the form and return it to the co-op office BEFORE THE DEADLINE OF _____.

The Application is not complete until all information required is received.

Do not forget to include the following for all persons over 16:

- **proof of Income Statement (Option C Form)**
- **statements for all bank accounts for last 2 months**
- **statements for all investments**
- **verification of current income**
- **sworn declaration for any adult not in school with no income**

Appendix 2: What Counts as Income?

There are three types of income:

- income related to employment
- income related to investments
- income for support

What is included in each type of income?

Income related to employment	Income related to investments	Income for support
<ul style="list-style-type: none"> • salary or wages • bonuses or incentive pay • tips or gratuities • overtime pay • vacation pay • commissions • Employment Insurance Benefits (EI) • work incentive programs • training allowances • net income of a business or other self-employment activity • WSIB benefits (short-term and long-term) • regular payments from accident disability, or illness insurance 	<ul style="list-style-type: none"> • interest income from assets and investments (bank, credit union, and trust company accounts; capital gains; term deposits; bonds or debentures; GICs) • dividend income from stocks or shares • interest portion from any mortgage or loan • value of non-income producing assets such as cottage, trailer, precious metals, gems, and art • real estate income (such as rental income) 	<ul style="list-style-type: none"> • Ontario Works (OW) • Ontario Disability Support Program (ODSP) • student grants including OSAP • CPP (or QPP) survivor, disability or retirement benefit • Old Age Security (OAS) • Guaranteed Income Support (OAS, GAINS) • company pensions • foreign pensions • Retirement Income Fund payments (RIF) • RRSP withdrawals • annuities (life, fixed term) • child support payments • spousal support payments • sponsorship

You must report all income from all sources for all persons in your unit. Please note the list above may not be a complete list of income.

If you are eligible for any of the following, then the eligible amounts will be included in your income. It is up to you to take all necessary steps to receive them.

1. Basic financial assistance under the *Ontario Works Act, 1997*.
2. Support under the *Divorce Act (Canada)*, the *Family Law Act* or the *Interjurisdictional Support Orders Act, 2002*.
3. Unemployment benefits under the *Employment Insurance Act (Canada)*.
4. A benefit under section 2 of the *Ontario Guaranteed Annual Income Act*.
5. A pension or supplement under Part I or II of the *Old Age Security Act (Canada)*.
6. Support or maintenance resulting from an undertaking given with respect to the member under the *Immigration and Refugee Protection Act (Canada)*. O. Reg. 367/11, s. 31 (2).

If you have assets from which investment income would normally be received and you do not show a reasonable income from the investments, then a reasonable amount will be included in your income.

The following income is **excluded from the calculation of the subsidized monthly housing charge**:

- (a) Earnings of children or dependents under the age of 26 in regular full-time attendance at recognized institutions of learning; funds provided for the payment of tuition, such as scholarships, bursaries and contributions for non-resident family members;
- (b) 'Living out' or 'travelling' allowances of any assisted household member
- (c) Households that receive income from an earned source such as employment, self-employment, employment insurance or short-term Workplace Safety & Insurance Board benefits are entitled to an earned income exemption.
 - \$75 for each person who does not have dependants
 - \$75 for each member of a couple who both have earning and one or more dependents
 - \$150 for the sole income earner of a couple with one or more dependents
 - \$150 for a single person with one or more dependents
- (d) Income that is not taxable under the Income Tax Act (but income from investing the following will be included). For example:
 - (i) insurance settlements
 - (ii) inheritances
 - (iii) disability awards
 - (iv) proceeds from the sale of personal effects
- (e) Payments, refunds, or credits from the provincial or federal government, such as, by way of example only:
 - Income tax refunds
 - Canada Child Tax Benefits
 - Universal Child Care Benefits
 - Working Income Tax Benefits

- Ontario Child Benefits and Ontario Child Care Supplements for Working Families
- Disabled children's allowance
- Attendant Care allowance
- The Community Homelessness Prevention Initiative from the Ministry of Municipal Affairs and Housing
- Property or sales tax credits
- Allowable Business expense deductions from gross self-employment income (not the same as Canada Revenue Agency)
- Tax grants for people 65 years of age or older
- A child benefit received from the Canada Pension Plan
- A death benefit received from the Canada Pension Plan (one-time payment only)
- A special allowance for resettlement assistance

Appendix 3: Proof-of-income Checklist

<p>If you are employed</p>	<p>Consecutive pay stubs covering most recent eight week period (must include employer's name and address and pay periods covered) including the last pay stub for the prior year and the first pay stub for the current year</p> <p>OR a letter from your employer (on company letterhead, recently dated) stating how long you have been employed, position, gross annual income including any overtime, commissions or bonuses.</p>
<p>If you are self-employed</p>	<p>Income tax return including the “Statement of Business or Professional Activities”</p> <p>AND Notice of Assessment</p>
<p>If you have been self-employed for less than one year</p>	<p>An estimate of income and expense details for the year.</p>
<p>If you are receiving social assistance (Ontario Works, ODSP)</p>	<p>Copy of most recent benefit statement</p> <p>AND drug card OR a letter from your worker listing the names of all persons covered under the benefits</p>
<p>If you are collecting employment insurance or retraining allowance</p>	<p>A copy of ‘My Current Claim’ and “My Payment Details” from Service Canada website</p> <p>OR a letter from Service Canada (1-800-206-7218) clearly showing the start date of claim, waiting period, date claim reinstated, type of benefit, gross weekly benefit rate, total weeks of entitlement during the claim period, number of weeks paid, and end date of claim.</p> <p>A copy of the agreement showing the training period, the begin date and end date of the benefits, weekly benefit amount, total number of weeks for benefits</p>
<p>If you are a student</p>	<p>OSAP Assessment Summary, if you receive OSAP</p> <p>If you do not receive OSAP, a letter from educational institution clearly identifying the name of the program, start date of program, year in program, current course load, and anticipated graduation date</p>

<p>If you are receiving child or spousal support payments</p>	<p>Copy of legal documents such as court order, legal domestic contract,</p> <p>AND statement from the Family Responsibility Office (FRO) showing the accruals and payments for the last 12 months</p> <p>OR letter from your lawyer stating the current amount you receive and how often you receive it</p>
<p>If you are paying child or spousal support</p>	<p>Copy of legal documents such as court order, legal domestic contract</p> <p>AND copies of cancelled cheques (showing support paid) or paystubs showing garnishment</p> <p>OR letter from your lawyer stating the current amount you pay and the frequency</p>
<p>If you are receiving pension, disability or annuity income</p>	<p>Bank statements showing monthly federal pensions, provincial income supplements, foreign pensions, private pensions. If income tax is deducted from payments, you must also provide a statement from the provider showing the gross amount</p> <p>Statements for all Retirement Income Fund (RIF) payments received clearly showing the annual amount and frequency of payments</p> <p>Letter from Service Canada (1-800-277-9914) showing details of Old Age Security (OAS and GIS) and Canada Pension Plan (CPP) benefits and any tax deductions for income received from the federal government</p>
<p>If you have assets</p>	<p>Copy of all bank statements or passbooks for all bank accounts</p> <p>AND copy of all RRSP, RESP, and/or RDSP statements, GIC or other investment certificates, copy of all insurance policies showing cash surrender value</p>
<p>If you have non-income producing assets</p>	<p>Copy of appraisal showing value of asset (cottage, house, trailer etc.)</p>
<p>If you are not attending school and have no income</p>	<p>Sworn declaration stating you have no income duly sworn before a notary public or commissioner of oaths. This can be obtained without charge from the Neighbourhood Legal Services located at 333 Queen street East (416) 861-0677</p> <p>Please note that all eligible persons must pursue all possible means of income before submitting the above declaration. E.g. Application to Ontario Works</p>

The co-op may require additional supporting documentation in order to properly assess your eligibility for the unit size you occupy and to determine the amount of your housing charge subsidy. If the co-op requires additional information, the co-op will send you a letter requesting the information. You must provide information if the co-op requests the information. If you do not provide the information request you will not be eligible for subsidy and/or may lose your subsidy.