

## HOUSEHOLD INCOME AND ASSETS REVIEW

**This is your Annual Review Package. Every household that receives rent-geared-to-income (RGI) assistance must fill out this form at least once a year. This is a City requirement and must be submitted 60 days before your annual review date (move in date) with us. Please complete this form and return it to us with the required information.**

The Housing Services Act, 2011 says that CRC Self Help Inc. must do a yearly review of income and assets for each person in the household. Based on this review, CRC Self Help Inc. will decide if you are still eligible for rent-geared-to-income (RGI) subsidy. It is important that you fill out this form and return it by the required date.

Here is what to do:

1. Read the form carefully and answer all questions.
2. **Attach photocopies/proof** of all the income and asset information that you indicate on the form. At the end of this package, there is a list of various types of income and assets and a list of the documents that you should provide in each instance to verify or support your income claim. You may want to look at it before you complete this form.
3. **PLEASE** return this form and all required documents so that we can determine your rental charge for your upcoming annual review and to avoid having to issue you a N2 (Notice of Rent Increase) indicating an increase to market rent due to the loss of subsidy on your unit.
4. Everyone over 16 years or older must sign this form whether you/thy have income or not.
5. Return this form and all the supporting documentation to CRC Self Help Inc. either in person or mail it to 90 Richmond Street East, Ste. 201 Toronto, ON M5C 1P1 by the date indicated above.

**If you have any questions or need help filling out this form, please call your housing worker at 416-591-6389.**

### **It is important to remember....**

- you must hand this form in by the deadline date
- you must report changes to this information during the year. Report a change in
  - who lives in the household
  - a household member's right to stay in Canada
  - a household member's status as a student
  - the income or assets of any member of the household 16 years of age or older.

If your household loses its RGI assistance, you will have to pay market rent for your unit. To get RGI assistance again, you would have to apply again and wait until your name reach the top of the waiting list.

## HOUSEHOLD INCOME AND ASSETS REVIEW

**Name(s) of individuals in the household** - Include everyone who lives in your unit, start with yourself.

Last Name	First Name	Relationship to you	Date of Birth dd/mm/yy	Sex: M/F	Status in Canada <small>Canadian Citizen Permanent Resident Convention Refugee or Refugee Claimant</small>

Address - Number and Street Name	Unit No.	City:	Postal Code:
Daytime Phone Number	Alternate Phone Number		Unit Size:

Has the Citizenship or Immigration status of you or any other family member changed in the last 12 months? No \_\_\_\_ Yes \_\_\_\_ (explain): \_\_\_\_\_

### Full Time Student

Are you or any other family member attending school full time? Yes\*\*  No

If yes, please indicate where: \_\_\_\_\_

\*\*Please attach proof of full-time attendance.

### Emergency Contact Person(s)

Please indicate who we may contact in case of an emergency

Name:	Phone Number:	Relationship:
Name:	Phone Number:	Relationship:

## HOUSEHOLD INCOME AND ASSETS REVIEW

All persons in your unit/household 16 years of age and older must complete this form and also supply the supporting documents.

### **Income from Employment**

List the employment income of all members of your household 16 years of age or older. For example, include pay, vacation pay, tips, bonuses, EI, short-term WSIB.

Remember to:

- report gross monthly income – this is your income before money is taken off for taxes and so on.
- attach documents to verify each source of employment income.

If you are unsure about what may be an asset, please contact your housing worker at 416.591.6389.

**Note:**

You do not have to include the income or assets of full-time students if they

- Are a child of a member of the household
- Have always lived at home
- Do not have a spouse or a child, and
- For post-secondary students, have not been out of secondary school for more than 5 years at the start of the study program.

You must provide proof that the student attends school full time. For example, attach a letter from the principal or registrar, a certified timetable, a loan or bursary document stating the name of the school and the number of courses the student is taking, or a receipt from the school showing the tuition fees paid.

<b>Household Member (Full Name)</b>	<b>Income from Employment  Employer Name</b>	<b>Gross Monthly Income</b> To find monthly income • If you are paid weekly, multiply by 4.333 • If you are paid every 2 weeks, divide by 2 and then multiply by 4.333

### **Self-Employment Income**

List self-employment income for each household member 16 years of age or older. For example, include the income of household members who are freelance workers, business licence holders, independent contractors, sole proprietors of a business, or partners in a business.

## HOUSEHOLD INCOME AND ASSETS REVIEW

Household Member (Full Name)	Type of Business	Gross Monthly Income

### **Income from Assets**

List the assets of all members of your household 16 years of age or older. For example, include bank accounts, term deposits, GICs, RRIFs and annuities, mutual funds, stocks or shares, bonds and real estate. Do not include personal belongings such as gifts, clothing, jewellery, furniture, or cars unless they are used for business or as investments.

Remember to:

- list all assets even if they do not produce regular income
- attach supporting documents for all assets.

Household Member (Full Name)	Description of Asset	Value Balance

### **Income from Pensions or Support Payments**

List any pension or support payments received by members of your household 16 years of age or older. For example, include public pensions (OAS, CPP, QPP, GIS, or GAINS), private pensions, long-term disability payments, child or spousal support payments, and sponsorship support.

Household Member (Full Name)	Pension or Support Agreement	Monthly Income

## HOUSEHOLD INCOME AND ASSETS REVIEW

### **Support Payments**

Does anyone in your household **pay** child or spousal support?

No \_\_\_\_\_

Yes \_\_\_\_\_

If yes, Name of household member \_\_\_\_\_

Monthly payment \_\_\_\_\_

### **Income from Ontario Works (OW) or Ontario Disability Support Program (ODSP)**

Do any members of your household receive payments from Ontario Works (OW) or Ontario Disability Support Program (ODSP)?

No \_\_\_\_\_

Yes \_\_\_\_\_

If yes, circle the program and list the names on each drug card. Make sure to attach a copy of the cheque stub and drug card.

Circle Program:

OW    or    OSDP

Print Name(s) of Recipient

\_\_\_\_\_  
\_\_\_\_\_

Name and Phone number of Support Worker

\_\_\_\_\_  
Name

\_\_\_\_\_  
Phone number

# HOUSEHOLD INCOME AND ASSETS REVIEW

## Collection, Use and Disclosure of Personal Information

Please have all your family household members 16 years of age read this declaration.

### What is Personal Information?

Personal Information includes any factual or subjective information, recorded or not, about an identifiable individual. This includes information in any form, such as:

- age, name, ID numbers, income, assets, household composition, residency status, rent payment record, etc;
- opinions, evaluations, comments, social status, or disciplinary actions; and
- employee files, credit records, loan records, medical records, existence of a dispute between a landlord and a tenant, intentions (for example, to acquire goods or services, or change jobs).

### Collection and Use of Your Personal Information

CRC Self Help Inc. will collect, retain, and use the personal information provided by you in this form and its attachments for the following purposes:

- considering your application for tenancy;
- verifying the information that you have provided in your application for tenancy, and its attachments;
- calculating your rent;
- meeting legal and regulatory requirements arising out of or relating to your tenancy;
- for the use of CRC Self Help Inc.'s auditor to verify our financial records;
- for the purpose of contacting necessary services or your next-of-kin in case of emergency;

### Disclosure of Your Personal Information

CRC Self Help Inc. will disclose the personal information provided by you in this form to the following parties for the purposes described above;

- To any social agency providing any form of assistance to you, or other government subsidy under the *Ontario Works Act, 1997*, the *Ontario Disability Support Program Act, 1997* or the *Day Nurseries Act*, or any government department responsible for social housing programs under the *Social Housing Reform Act*, or CRC Self Help Inc.'s housing service agreement with City of Toronto, Ministry of Housing;
- To the Government of Canada, a department, ministry or agency of it, without further notice to you if the information is necessary for the purpose of administering or enforcing the *Income Tax Act (Canada)* or the *Immigration Act*;
- To any agent working on behalf of CRC Self Help Inc. for the purposes of complying with the *Social Housing Reform Act* or the *Municipal Freedom of Information and Protection for Privacy Act* and associated regulations.
- To relevant agencies or next of kin in case of emergency;
- To credit bureaus and other businesses that provide credit or rental history information about you and;
- To a third party in connection with the potential or actual sale, reorganization, merger, consolidation or disposition of the business of the CRC Self Help Inc.

## HOUSEHOLD INCOME AND ASSETS REVIEW

### Local Eligibility Rule – 90 Days Absence from Unit - Chapter 3 City of Toronto RGI Guide

1) A household is no longer eligible for RGI assistance if:

- a) all members of the household have been absent from their unit for more than 90 consecutive days;  
or
- b) all members of the household have been absent from their unit for more than 90 days in total in a 12-month period.

#### Exceptions:

##### Short Absence

- i. An absence of 7 consecutive days or less will not be counted in condition i.(b) above.

##### Medical Condition of a Member of the Household

- ii. If a household has only one member and that member has a medical condition that makes it necessary to temporarily leave the unit, the household will not be considered absent from the unit.
- iii. If a household includes one or more members who have a medical condition that makes it necessary to temporarily leave the unit, and as a result other household members are also absent because they are accompanying them, the household will not be considered absent from the unit.

**Note:** This exemption applies **only if a member of the household has a medical condition**. It does not apply when the person with a medical condition is not a member of the household.

##### Housing Provider Policy on Medical Conditions Required

- iv. Housing providers must develop a fair policy for deciding what a valid medical reason is and what supporting documents they will accept. This policy must be applied consistently. An example of a valid medical reason for absence may be a long stay in a hospital, rehabilitation, or treatment facility. This must be supported by documentation from a medical professional that details the condition and the reasons for the absence.

##### Absences Due to Criminal Charge/Conviction

- v. If a household has one member, and the member is absent because they are being held in jail while awaiting trial, the household will not be considered absent from the unit.
- vi. If a household has one member, and a bail condition of release prevents the member from living in the unit, the household will not be considered absent from the unit.
- vii. If a household has one member, and the member has been convicted of an offence, the household will be considered absent from the unit for more than 90 days if the jail time to be served is greater than 90 days.

**Note:** Being convicted of a criminal offence does not make someone ineligible for RGI subsidy (unless the conviction is for RGI fraud or misrepresentation). However, someone who is convicted of a crime may serve a sentence that makes them absent from their unit for more than 90 days. In this case this Local Rule – Absence from Unit applies.

# HOUSEHOLD INCOME AND ASSETS REVIEW

## Consent and Declaration

Please have all household members 16 years of age and older read and sign this form.

I/we confirm that all the information given about me in this form is true and complete.

I/we understand that my household can lose its RGI assistance if I/we give false or incomplete information to CRC Self Help Inc. I/we understand that the household can lose its RGI assistance if all members of the household are absent from the unit for a longer period of time than permitted under the City of Toronto Absence from Unit rule (City Guideline number 2013-9 – published in Chapter 3 of the RGI Guide) (see previous page).

I/we understand that I must

- inform CRC Self Help Inc. within 30 days of any change in income or assets or right to stay in Canada
- inform CRC Self Help Inc. here is a change in who lives in the unit
- provide documents within 30 days of any change

I/we understand that CRC Self Help Inc. must collect personal information about me. I understand that CRC Self Help Inc. will use this information to decide

- if my/our household qualifies for the unit or apartment we live in
- if my/our household continues to be eligible for rent-geared-to income assistance
- how much rent-geared-to-income assistance my/our household qualifies for.

I/we agree to allow CRC Self Help Inc. to make inquiries to verify the information given in this Household Income and Asset Review. I/we permit any person, corporation, or social agency to release any required information to CRC Self Help Inc.

I/we understand that CRC Self Help Inc. does not have to notify me/us before giving information on this form, or in any attached documents, to the City of Toronto or to any government or organization with which the City of Toronto may share information under the *Housing Services Act (HSA)*.

I/we understand that any information on this form or in any attached documents will only be given in accordance with the *HSA, the Municipal Freedom of Information and Protection of Privacy Act* and associated regulations.

\_\_\_\_\_  
Signature of household member 1

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of household member 2

\_\_\_\_\_  
Date



## HOUSEHOLD INCOME AND ASSETS REVIEW

### Information on Types of Income and Assets and Proof Required

“Income” means all gross income, benefits and gains of every kind and from every source. “Gross household income” means the income of every household member who is expected to live in the housing applied for, or who now lives in the unit if you have already moved in. Some income may be excluded for Rent-Geared-to-Income Assistance purposes, but it still must be reported.

The following lists provide some of the possible sources of income as well as the usual documentation required by CRC Self Help to verify the income. However, this is not a complete list. If you are unable to provide the documentation or have questions, please contact your housing worker at 416-591-6389.

Income or Assets	Proof Required
<p><b>Employment</b></p> <ul style="list-style-type: none"> <li>• full-time, part-time, casual, seasonal</li> <li>• overtime, shift premiums and vacation pay</li> <li>• commissions, tips, bonuses</li> <li>• illness and disability pay</li> <li>• Employment Insurance (EI) payments</li> <li>• Workplace Safety and Insurance Board (WSIB) short-term payments</li> <li>• strike pay</li> </ul>	<ul style="list-style-type: none"> <li>• pay stubs (year-to-date preferred) or pay stubs for at least 8 weeks. They must include the employer’s name and address and show which pay periods are covered.</li> </ul> <p style="text-align: center;"><b>or</b></p> <ul style="list-style-type: none"> <li>• a letter from the employer or agency indicating gross income or average earnings and length of employment. This letter must be signed and on letterhead. It must include the name and phone number of a person to contact for verification. Letters are not recommended unless pay stubs are not available.</li> <li>• For EI, statement printout from household member's EI web account</li> <li>• For WSIB, letter or statement or pay stubs</li> </ul>
<p><b>Self-employment</b></p> <ul style="list-style-type: none"> <li>• Tutoring</li> <li>• Babysitting/Child Care</li> <li>• Taxi</li> <li>• Business</li> <li>• Other</li> </ul>	<p>Business licence holders should report whether or not they have received business income.</p> <ul style="list-style-type: none"> <li>• If self-employed less than one year, a financial statement every 3 months. This statement does not have to be audited.</li> <li>• If self-employed over one year, financial statements prepared by a public accountant, or an income tax return and notice of assessment from the previous year</li> </ul>
<p><b>Assets</b></p> <ul style="list-style-type: none"> <li>• bank, trust or credit union accounts</li> <li>• investments (stocks, bonds, shares, securities)</li> <li>• Guaranteed Income Certificates (GICs)</li> <li>• RRIFs and annuities</li> <li>• Savings Plan</li> </ul>	<ul style="list-style-type: none"> <li>• a copy of bank passbooks for the last 2 months</li> <li>• T5s or investment statements or cheque stubs</li> <li>• a copy of a real estate appraisal</li> </ul>

## HOUSEHOLD INCOME AND ASSETS REVIEW

<ul style="list-style-type: none"> <li>• real estate (house, land, cottage)</li> <li>• cash surrender value of life insurance</li> </ul>	<ul style="list-style-type: none"> <li>• a copy of the policy or a letter from insurer stating cash surrender value</li> </ul>
<p><b>Pensions or Support</b></p> <ul style="list-style-type: none"> <li>• Old Age Security (OAS)</li> <li>• Canada Pension Plan (CPP) or</li> <li>• Québec Pension Plan (QPP)</li> <li>• Guaranteed Income Support (GIS) or</li> <li>• Guaranteed Annual Income System (GAINS)</li> <li>• Workplace Safety and Insurance</li> <li>• Board (WSIB) long-term disability</li> <li>• Pensions: retirement pensions, other country War Veteran's Allowance (included)</li> <li>• Veteran's Independence Program</li> <li>• benefit (excluded)</li> <li>• Special Allowance under the</li> <li>• Veteran's Disability Pension Program (excluded)</li> </ul>	<ul style="list-style-type: none"> <li>• Letter/statement from Service Canada stating gross income from OAS/GIS and CPP, or</li> <li>• for seniors on fixed incomes, the Notice of Assessment from Canada Revenue Agency, or</li> <li>• cheque stubs or copy of cheque (housing provider/RGI Administrator must confirm that amounts are gross income), or</li> <li>• copy of pass book entries for previous 3 months or monthly bank statements if direct bank deposit (housing provider/RGI Administrator must confirm that deposits are gross income), or</li> <li>• letter/statement from (foreign) government agency issuing pension</li> <li>• letter/statement from Veterans Affairs Canada</li> </ul>
<ul style="list-style-type: none"> <li>• War reparations</li> </ul>	<ul style="list-style-type: none"> <li>• statement from (foreign government agency issuing payment</li> </ul>
<ul style="list-style-type: none"> <li>• spousal support, child support, separation payments received or paid</li> </ul>	<ul style="list-style-type: none"> <li>• for child support, a separation agreement or court order or letter from a lawyer plus evidence of funds received or paid</li> <li>• for spousal support, a divorce document or letter from a lawyer plus evidence of funds received or paid</li> </ul>
<ul style="list-style-type: none"> <li>• sponsorship agreement</li> </ul>	<ul style="list-style-type: none"> <li>• statement from Citizenship and Immigration Canada and statement of support from sponsor</li> </ul>
<p><b>Social Assistance</b></p> <ul style="list-style-type: none"> <li>• Ontario Works (OW)</li> <li>• Ontario Disability Support Program (ODSP)</li> </ul>	<ul style="list-style-type: none"> <li>• cheque stub</li> <li>• Proof of Eligibility letter which lists the beneficiaries in their benefit unit.</li> </ul>