

Housing Services Notice No: 23-03

APPLICABLE TO:

DATE: June 13, 2023

<input checked="" type="checkbox"/>	Municipal & Private Non Profit
<input checked="" type="checkbox"/>	Co-operatives
<input type="checkbox"/>	Federal Non Profits
<input checked="" type="checkbox"/>	OCHAP/CSHP
<input checked="" type="checkbox"/>	Rent Supplement
<input checked="" type="checkbox"/>	Public Housing

<input checked="" type="checkbox"/>	Mandatory
<input type="checkbox"/>	For Information

SUBJECT: Income and Asset Limits for Rent-Geared-to-Income Assistance

PURPOSE

This Notice is to inform Housing Providers of the established income and asset limits for RGI assistance for all households applying for and/or receiving ongoing RGI assistance in Niagara and provide steps to assess the eligibility of the households applying for and/or receiving ongoing RGI assistance in Niagara.

BACKGROUND

Under the Housing Services Act, 2011 (HSA) Service Managers were not required to set local income and asset limit eligibility rules for determining RGI assistance. This led to inconsistencies across the province. Ontario Regulation 367/11 under the Housing Services Act, 2011 (HSA) has been amended to require Service Managers to set local rules for income and asset limits, to determine eligibility for RGI assistance.

Service Managers have the flexibility to set different income and asset limits for units of different types and sizes and for units in different parts of their service areas.

As part of the amendments, Service Managers will be required to set local income limits at minimum at the Household Income Limits (HILS) and local asset limits at least at \$50,000.

Niagara Region Housing Services, in setting income and asset limits, analyzed income and asset limits set by other Service Manager areas, to be consistent in comparison. Analysis was done of applicants on the Centralized waitlist, which determined that most households waiting for affordable housing are in need of a deep core subsidy. The intent of the income and asset limit amounts set are to ensure the Niagara Region is providing affordable housing to those households in the greatest need and are reflective of the objectives of the Niagara Region.

This new regulation to set income and asset limits will require a significant change to existing policies and processes. This will impact housing providers, new applicants and existing households in RGI units.

INCOME LIMITS

Effective July 1, 2023, Housing Services has set the income limit amount for all of the Niagara Region service area, including West Lincoln, to be equal to the 2023 Household Income Limits (HILS) as follows:

Area	Bachelor	1 bedroom	2 bedroom	3 bedroom	4+ bedrooms
Niagara	\$34,000	\$44,000	\$52,000	\$59,500	\$74,500

HILS are the annual household income limits for a household as set out in Schedule 2, Ontario Regulation 370/11 under the Housing Services Act, 2011, for the size of the unit the household occupies and the area where the unit is located. The Province reviews and updates HILS on an annual basis using data from the Canadian Mortgage and Housing Corporation's annual market rent survey, specific to the housing's size, type and geographical location.

On an annual basis the income limit amounts will be updated to the equivalent HILS for Niagara, as indicated in the HSA. Housing Services communicates these amounts to all Housing Providers in the form of a NRHS Notice at the beginning of each year.

ASSET LIMITS

Effective July 1, 2023, the asset limit amounts for the Niagara Region service area are:

- \$50,000 in assets for a single-person household
- \$75,000 in assets for households with two or more people

PROCESS

Effective July 1, 2023

Housing Providers will be required to apply local income and asset limits as part of determining both initial and continued eligibility for rent-geared-to-income assistance. This includes applicants on waitlists, new RGI applicants and households in receipt of RGI assistance.

Current Households:

Housing Providers that send out annual renewals after July 1, 2023, will be required to assess and verify an existing RGI household's assets as part of their annual eligibility review to ensure their assets are not above the set limit.

Asset Limits: There is no grandfathering of households already receiving RGI assistance. Asset limits may affect households that are currently receiving RGI.

Income Limits: do not apply to current RGI households.

On Offer:

Housing Providers will be required to assess an applicant's income and assets as part of eligibility at the time of offer.

Note: Social assistance clients in receipt of Ontario Works and Ontario Disability Support Programs are required under legislation to be exempt from local asset limit rules in cases where **all** household members are part of a social assistance benefit unit.

Housing Provider's Role

Housing Providers are required to comply with this Notice and to provide to the Board of Directors for their information.

Service Manager's Role

Niagara Region Housing Services will monitor compliance with this Notice through the Operational Review process.

If you have any questions regarding this Notice, please contact your Housing Administrator at 905-980-6000.

Original signed by D. Woiceshyn

Donna Woiceshyn, Director Housing Services

Enclosures

Appendix A: Income and Asset Limit Procedure