

**Annual RGI Review Process – Timelines**

<b>Annual RGI Review Month</b>	<b>Mail Package by</b>	<b>Package Due back by</b>	<b>POI Statement or NOA to use</b>	<b>Review Calculated/ Completed in</b>	<b>Effective Date of Change</b>	<b>90-day Letter sent by (if not completed)</b>	<b>Final Reminder Letter sent by</b>	<b>Effective Date of Market Charge</b>
January	September 15 <sup>th</sup>	October 20 <sup>th</sup>	Previous Tax Year	December	January	October 25 <sup>th</sup>	January 1 <sup>st</sup>	February 1 <sup>st</sup>
February	October 15 <sup>th</sup>	November 20 <sup>th</sup>	Tax year before the previous	January	February	November 25 <sup>th</sup>	February 1 <sup>st</sup>	March 1 <sup>st</sup>
March	November 15 <sup>th</sup>	December 20 <sup>th</sup>	Tax year before the previous	February	March	December 22 <sup>nd</sup>	March 1 <sup>st</sup>	April 1 <sup>st</sup>
April	December 15 <sup>th</sup>	January 20 <sup>th</sup>	Tax year before the previous	March	April	January 25 <sup>th</sup>	April 1 <sup>st</sup>	May 1 <sup>st</sup>
May	January 15 <sup>th</sup>	February 20 <sup>th</sup>	Tax year before the previous	April	May	February 25 <sup>th</sup>	May 1 <sup>st</sup>	June 1 <sup>st</sup>
June	February 15 <sup>th</sup>	March 20 <sup>th</sup>	Tax year before the previous	May	June	March 25 <sup>th</sup>	June 1 <sup>st</sup>	July 1 <sup>st</sup>
July	March 15 <sup>th</sup>	April 20 <sup>th</sup>	Tax year before the previous	June	July	April 25 <sup>th</sup>	July 1 <sup>st</sup>	August 1 <sup>st</sup>
August	April 15 <sup>th</sup>	May 20 <sup>th</sup>	Previous Tax year	July	August	May 25 <sup>th</sup>	August 1 <sup>st</sup>	September 1 <sup>st</sup>
September	May 15 <sup>th</sup>	June 20 <sup>th</sup>	Previous Tax year	August	September	June 25 <sup>th</sup>	September 1 <sup>st</sup>	October 1 <sup>st</sup>
October	June 15 <sup>th</sup>	July 20 <sup>th</sup>	Previous Tax year	September	October	July 25 <sup>th</sup>	October 1 <sup>st</sup>	November 1 <sup>st</sup>
November	July 15 <sup>th</sup>	August 20 <sup>th</sup>	Previous Tax year	October	November	August 25 <sup>th</sup>	November 1 <sup>st</sup>	December 1 <sup>st</sup>
December	August 15 <sup>th</sup>	September 20 <sup>th</sup>	Previous Tax year	November	December	September 25 <sup>th</sup>	December 1 <sup>st</sup>	January 1 <sup>st</sup>

Annual RGI reviews completed before the effective date of market charge will be processed at RGI.

**Effective Dates of RGI Changes**

**Annual RGI Review**

If the rent payable is changed as a result of the annual review, the RGI increase or decrease shall take effect on the first day of the month following the month in which the review was completed and rent calculation was done.

- The date of completion should coincide with the chart above and be completed one month prior to the annual renewal date

**In-Year RGI Review**

In-year reviews should be done if they meet the criteria as indicated in NRH Notice 21-05. If the RGI rent payable changes as a result of an in-year review, the increase or decrease should take effect on the date indicated on the charts below.

<b>In-Year Review</b>	<b>Effective Date</b>
Permanent change in household composition	First day of the month following the change
Change in full-time student status	First day of the month following the change
Change in receipt of OW or ODSP	First day of the month following the change
Income Tax re-assessed	First day of the month following the change

**Example:**

- if an in-year review is done in May due to the above four changes and it is discovered that the change happened in January, the increase or decrease would take effect the first day of February.

**Exceptions:**

There are two exceptions to RGI changes when decrease and increase come into effect the first day of the month following the change.

- At the request of the tenant due to a projected 20 per cent decrease in income
- Because the housing provider project that a **benefit unit's** average monthly **non-benefit income** will exceed the gross non-benefit threshold over the next 12 months

<b>In-Year Review</b>	<b>Effective Date</b>
Decrease in income of at least 20%	First day of the month following the in-year review
Increase in non-benefit income	First day of the month following the in-year review

**Example:**

- if an in-year review is done in May based on a decrease in income of at least 20% or an increase in non-benefit income, the increase or decrease would take effect the first day of June.

### **Overpaid and Underpaid Subsidy**

If a household has paid less RGI than they should have, they are required to repay the difference between what they paid and what they should have paid. This results in an overpayment of subsidy and a retroactive change to the RGI amount.

If a mandatory change was not reported within 30 days of the event and results in an increase, retroactive changes are subject to the same rules as all in-year changes and the household will need to repay the amount or enter into a repayment agreement.

If a household fails to report an in-year change that results in a decrease, within 30 days of the event, there is no retroactive adjustment to the household's RGI.

### **Grace Period**

Housing Providers must continue to pursue documentation up to the date of the market charge (e.g. letters, phone calls, visits, etc).

The two month grace period starts on the date of change when the market charge is effective. If documentation is received within the two month grace period, the rent will be adjusted to the RGI amount the first day of the following month the documentation is received. The household will still be responsible for the market rent accrued during the grace period. This may be one or two months at market rent depending on when the recalculation is done. It is recommended that a repayment agreement is entered into for any resulting arrears the household is unable to pay.

Example: Market rent begins February 1<sup>st</sup> and household provides required documentation in:

- February – rent is recalculated for March 1<sup>st</sup> (household still responsible for market rent for February)
- March – rent is recalculated for April 1<sup>st</sup> (household still responsible for market rent charge for February and March)
- The Grace period would be from February 1<sup>st</sup> to March 31<sup>st</sup>. If requested documents are not received within this 60 day grace period, the household loses their RGI assistance and will have to reapply to the Centralized Waitlist.

Housing Services' recommendation is that if the Housing Provider suspects there are issues requiring support (e.g. mental health, cognitive issues, addiction, etc.) with the household being able to provide the required documentation, the Housing Provider should make a referral to a Community Programs Coordinator (CPC) as soon as possible to ensure the paperwork is provided either before the market charge goes into effect, or the first day the household begins to pay market rent and they are still within the 60 day grace period. The goal should be that all outstanding documents are provided within the first initial 90 day period or the 60 day grace period.

**The Housing Provider will have to provide verification to the CPC that they have done everything they can to receive the paperwork from the household, and now require additional assistance to ensure the household does not permanently lose their RGI assistance.**

**Note:** The anniversary date of the annual renewal would remain the same, regardless of the date the market charge went into effect or the grace period and reinstatement of RGI assistance.