

Subject: 2025 Update to Local Rules Under the Housing Services Act, 2011

File Number: ACS2025-CSS-GEN-010

Report to Community Services Committee on 24 June 2025

and Council 23 July 2025

Submitted on June 13, 2025 by Clara Freire, General Manager, Community and Social Services

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Ward: Citywide

Objet : Modification des règles locales prévues dans la *Loi de 2011 sur les services de logement*

Numéro de dossier : ACS2025-CSS-GEN-010

Rapport présenté au Comité des services communautaires

Rapport soumis le 24 juin 2025

et au Conseil le 23 juillet 2025

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REPORT RECOMMENDATION(S)

That the Community Service Committee recommend Council approve the Local Rules, as updated and set out in full in Document 1.

RECOMMANDATION(S) DU RAPPORT

Que le Comité des services communautaires recommande au Conseil d'approuver les nouvelles règles locales, que l'on retrouve intégralement dans le document 1.

EXECUTIVE SUMMARY

Rent-Geared-to-Income (RGI) housing, regulated by the Housing Services Act, 2011, is a limited resource and is one of the most deeply affordable housing options available. Ottawa is required to subsidize 16,502 RGI units as a provincial requirement through the Housing Services Act. With about fourteen thousand households waiting for an RGI housing offer, it is imperative that the rules to access and remain eligible for this important resource are up to date and meeting local needs.

As legislation changes, the City of Ottawa in its role as Service Manager, has the responsibility to establish local policies, known as Local Rules, regarding certain aspects of RGI administration. Local Rules are approved by Council and pertain to: Eligibility, Occupancy Standards (unit sizes), Priority (priority access to RGI assistance), Waiting List Systems and Service Manager Consents.

Since the last fulsome review of Local Rules in 2017 there have been numerous changes in governing legislation. These changes include using income tax assessments to calculate RGI, and other related matters such as the change from three offers of housing to a single offer. The required changes were brought to Council in 2023 and the plan for this comprehensive review was set at that time.

Consultation with the community housing sector who are subject matter experts is imperative. The sector interacts daily with households waiting for, or in receipt of RGI assistance. Their knowledge is valuable to make informed decisions and develop sound recommendations.

To conduct the review of Local Rules a call out to the sector for participation in a working group was issued. Representation from large, medium and small sized housing providers, the cooperative sector, The Registry, and tenancy advocate organizations joined the Local Rules Working Group with City staff. The group met regularly, consulting with the broader sector to develop the report recommendations.

There are seven recommended updates to the Local Rules within Document 1 for Committee to consider. The intensive review process identified areas of improvement when households in receipt of RGI are required to report changes to their landlord. The objective of the recommendations is to improve interpretation of the rules for households and community housing administrators.

Demand for RGI housing continues to rise with economic pressures continuing to create difficulty for those with low income to secure housing. The changes to local rules outlined in this report will ensure the limited stock available is being used to support the most people possible.

One area identified by the group and sector for recommendations pertains to overhoused households. Overhoused refers to a household that, due to a reduction in the number of household members, are currently living in a larger home than is required. If approved, the updates outlined in Document 1 would increase and streamline the number of housing selections a household is willing to select to expedite a move to an appropriately sized unit. The goal is to balance the household's ability to make a housing choice they want, with the need to ensure larger units are made available in a timely manner for households that need them.

RÉSUMÉ

Les logements à loyer indexé sur le revenu (LIR), qui sont régis par la *Loi de 2011 sur les services de logement*, figurent parmi les options les plus abordables, mais restent une ressource limitée. Selon la Loi, la Ville doit subventionner 16 502 logements à LIR, car il s'agit d'une exigence provinciale. Puisqu'environ 14 000 ménages sont en attente d'un tel logement, il est impératif que les règles d'accès et d'admissibilité à cette ressource importante soient à jour et répondent aux besoins locaux.

Lorsque des changements législatifs sont apportés, la Ville doit, à titre de gestionnaire de services, établir des politiques locales, appelées « règles locales », pour certains aspects de l'administration des logements à LIR. Ces règles, qui sont soumises à l'approbation du Conseil, portent sur l'admissibilité, les normes d'occupation (grandeur des logements), la priorité (accès prioritaire à l'aide sous forme de LIR), les listes d'attente et le consentement du gestionnaire de services.

Depuis le dernier examen complet des règles locales en 2017, de nombreux changements législatifs ont été apportés, notamment le recours aux cotisations d'impôt sur le revenu pour calculer les LIR, et le passage de trois offres de logement à une seule. Les changements ont été présentés au Conseil en 2023, moment où le plan du présent examen complet a été établi.

Il est crucial de consulter les spécialistes du secteur du logement communautaire, car ces personnes interagissent quotidiennement avec les ménages bénéficiant ou en attente d'une aide sous forme de LIR. Leurs connaissances sont inestimables à la prise de décisions éclairées et à la formulation de recommandations judicieuses.

Dans le cadre de l'examen des règles locales, un appel à siéger à un groupe de travail a été lancé au secteur. Des représentants de fournisseurs de logements de grande, moyenne et petite taille, du secteur coopératif, du Registre et d'organismes de défense des locataires se sont joints au personnel de la Ville pour former le Groupe de travail sur les règles locales. Ce groupe a tenu des réunions régulièrement et consulté le secteur élargi pour en arriver à la recommandation du rapport.

Les sept propositions de modification des règles locales, présentées dans le document 1, ont été soumises à l'examen du Comité. Le processus d'examen intensif a permis de cerner des points à améliorer lorsque les ménages recevant une aide sous forme de LIR sont tenus de signaler un changement à leur propriétaire. Les propositions visent à améliorer l'interprétation des règles pour les ménages et les administrateurs de logements communautaires.

Puisque les pressions économiques continuent de rendre difficile l'obtention d'un logement pour les personnes à faible revenu, la demande pour des logements à LIR continue d'augmenter. La modification des règles locales décrite dans le présent rapport permettra de faire en sorte que le peu de logements disponibles profite au plus grand nombre de personnes possible.

L'un des aspects faisant l'objet des propositions du groupe et du secteur vise les ménages au logement trop grand, c'est-à-dire ceux qui, en raison de la réduction de leur taille, occupent actuellement un logement plus grand que nécessaire. Si elles sont approuvées, les nouvelles règles présentées dans le document 1 bonifieront le choix de logements qu'un ménage est prêt à sélectionner pour accélérer son déménagement à un endroit de taille appropriée et simplifieront la démarche. L'objectif est de trouver un équilibre entre la capacité d'un ménage à faire son propre choix de logement et la nécessité que les grands logements soient rapidement mis à la disposition des ménages qui en ont besoin.

BACKGROUND

As Service Manager under the *Housing Services Act, 2011* (HSA), the City has the ability and the responsibility to establish certain local policies, referred to as Local Rules, in order to administer, implement and distribute social housing resources, which includes access to Rent-Geared-to-Income (RGI) assistance in an equitable, fair, and consistent manner.

Most recently, the Local Rules updated in 2023 responded to provincial legislative changes. Local Rules provide flexibility for the City as Service Manager, recognizing that local needs and pressures may vary across the province and can change over time. Local Rules help direct the access to, and administration of, deeply affordable units for Ottawa residents most in need.

Rent-Geared-to-Income (RGI) assistance is a provincially legislated housing subsidy offered by the City of Ottawa to make rent affordable for qualifying households. The rent for a subsidized unit, referred to as the RGI rent, is typically set at 30 per cent of a household's monthly net income determined using income tax information or a fixed amount if they are in receipt of Ontario Works (OW) or Ontario Disability Support Program (ODSP). Unlike OW and ODSP, which is available to anyone who applies and qualifies, RGI assistance is a limited resource. Households must meet eligibility requirements, be selected in accordance with the legislated waiting list system and maintain their eligibility on a continuous basis to receive the assistance.

In Ottawa, the number of households seeking RGI housing far exceeds the number of units and Rent Supplement subsidies available. As a result, it can take many years for households to access RGI assistance with an RGI housing provider. In 2024, only 1,155 applicants were housed from the CWL. There are approximately 17,000 social housing units in Ottawa. However, as of December 31, 2024, there were 14,721 households on the City's Centralized Waiting List (CWL) for subsidized housing. Of the 14,721 households, this includes 2,521 households currently receiving RGI assistance and are waiting for a transfer to another RGI unit for different reasons such as being overhoused and requiring a smaller unit, safety reasons, etc. Due to service delivery issues at The Registry and a high volume of new applications from the unprecedented inflow of newcomers through 2024, the waiting list may be inflated. Staff are working with the Registry to review and update the CWL ensuring only active files are reflected. This review may result in a reduction to the number of households on the CWL list during the Q3-Q4 2025 reporting period.

The City first established Local Rules in 2002 under the *Social Housing Reform Act, 2000* (SHRA) (ACS 2002-PEO-HOU-008). A 2008 review revised the list (ACS2008-CPS-HOU-0012). In 2012, the SHRA was repealed and replaced with the *Housing Services Act, 2011* (HSA) as part of the Province's Long Term Affordable Housing Strategy. In 2017, Council approved updated Local Rules to reflect legislative changes and feedback from extensive consultation (ASC2017-CSS-GEN-0006).

Since the 2017 review there have been several legislative changes impacting RGI assistance. In 2019, the Province of Ontario filed Ontario Regulation 367/11 and Ontario Regulation 316/19. In 2022, the Province released Ontario Regulation 242/22. On June 14, 2023, Council approved the updated Local Rules (ACS2023-CAA-GEN-004) which addressed the legislative changes. These amendments took effect on July 1, 2023.

Given that the Local Rules had not been comprehensively reviewed since 2017, staff undertook a review of all 27 Local Rules and engaged with the sector to identify areas for refinement. Examples of Local rules include which type of household circumstances such as a job loss can trigger a review of how much rent is paid. Or, if a household becomes overhoused, what the required steps are to assist them in moving to a smaller home. The review of Local Priority Rules is being undertaken separately, and staff expect to bring forward recommendations to Committee and Council within the next year. The Local Priority Rules impact the broader housing and homelessness sector which requires a wider range of stakeholders to provide input.

In terms of Local Priority Rules, legislation requires the Special Provincial Priority for victims of abuse and human trafficking, and Overhoused households must have first access to any available units. Following that, Service Managers have the responsibility to establish local priorities and the requirements to access available units.

Local priorities recognize that there are some designated households that should be given priority access to RGI housing based on their current living situation. There are specific criteria for each Local Priority such as Homeless, Graduate of Supportive Housing, or Life Threatening Medical, among others. Like the City's 10-Year Housing and Homelessness Plan, it is important to periodically review the priorities with stakeholders to ensure they are up to date and meeting the local needs.

Beginning in March 2024, a Local Rules review working group including community housing sector representatives and City staff, was created and has convened monthly. The group facilitated a full sector consultation event in September 2024 and issued a survey to the wider community housing sector to invite input. The group identified seven recommended changes to Local Rules. Staff support these changes, and they are included in the recommendations that are presented for Council approval in this report.

DISCUSSION

Rigorous review and consultation were undertaken following the Update to Local Rules under the *HSA* Report approved by Council on June 14, 2023. In reviewing the Local Rules, the primary objectives include ensuring alignment and compliance with the *HSA*, incorporating feedback from housing providers and stakeholders, and considering evolving operational challenges and community needs.

The recommendations are to provide direction for rent-geared-to-income administration under the *HSA* for housing providers and tenants/members who are applying for, or in receipt of, RGI assistance.

The recommended changes to Local Rules promote fairness and equity by refining these rules to facilitate equitable access to social housing, particularly for households in greatest need. Enhancing clarity and consistency is also a priority, as simplifying the language and application of the rules will reduce issues with interpretation among providers and clients.

There are currently 27 Local Rules in five categories:

- Category 1 – Local RGI Eligibility Rules (Rules 1-16)

In addition to provincial eligibility rules, local rules set procedural requirements for Ottawa residents waiting for, or in receipt of RGI assistance. For example, this includes timelines for providing required household information and documentation.

- Category 2 - Local Occupancy Standards (Rules 17-21)

Local occupancy standards deal with matching household size to unit size by defining the largest and smallest sized units for which a household qualifies as measured by the number of bedrooms and household composition (number and relationship of adults and children). When a household occupies a unit that is larger than the largest size permissible, the household is considered “overhoused.” This is usually the result of a change in the household’s composition.

- Category 3 - Local Priority Rules (Rules 22 – 25.3)

Local priority rules are made pursuant to section 48 of the HSA and are in addition to the provincial priority rules set out in Section 53 of O. Reg. 367/11. These rules determine the priority of households waiting for RGI assistance. This includes whether a household is given a local priority over the chronological list.

- Category 4 - Waiting List System (Rules 26 - 26.3)

The Centralized Waiting List administered by The Registry and Housing Providers are required to utilize the waiting list system under the HSA, when households request RGI assistance. The details of the waiting list system and procedures are determined locally.

- Category 5 - Service Manager Consents (Rule 27)

Legislation permits the Director, Housing and Homelessness Services, to perform the duty of Service Manager as it relates to providing consent, where appropriate, for the development, mortgaging or transferring of social housing projects and other permitted duties, as set out in the Housing Services Act. Most recently this authority was approved through the Delegation of Authority By law 2025-69 Schedule D, Section 8.

Seven modifications are being recommended to the 27 Local Rules. Five changes are to Category 1, Local RGI Eligibility Rules, and two changes are to Category 2, Local Occupancy Standards. The changes were developed with the expertise of the external working group who obtained feedback and input from the community housing sector to inform the final recommendations after consultation.

This report does not include changes to Category 3, Local Priority Rules. This category continues to be under review and will be brought forward as a report for committee consideration within the next year.

The seven recommended changes are set out in the chart below showing the current and proposed recommendations followed by an explanation.

Category 1 – Local RGI Eligibility Rules

Rule 8.3 – Overhoused - Unit Selection by Overhoused Households

Local Rule	Current Rule	Recommendation
8.3 Unit Selection by Overhoused Households	<p>Year 1 of being overhoused, households are required to select 10 communities that have appropriately sized units.</p> <p>Year 2 of being overhoused, households are required to select 30 per cent of communities that have appropriately sized units.</p> <p>Year 3 of being overhoused, households are required to select 50 per cent of communities that have appropriately sized units.</p>	<p>Year 1 of being overhoused, households are required to select 70 per cent of communities that have appropriately sized units.</p> <p>Year 2 & 3 – Remove existing requirements of Year 2 and Year 3. Households will be required to maintain 70 per cent of communities that have appropriately sized units.</p>

When a household occupies a unit that is larger than the largest size permissible under legislation, the household is considered “overhoused.” This is usually the result of a change in the household’s composition. The Province accords these households priority status on the CWL to help ensure transfers to appropriately sized units occurs in a timely manner and that larger units are made available for larger households.

As of April 30, 2025, there were 424 overhoused households on the waiting list. By increasing the amount of required community selections and removing the existing multi-year gradual increases to selections it is anticipated that offers for housing may occur sooner. Additionally, having only one per centage of required selections will reduce confusion for applicant households and streamline administration for housing providers.

Current minimum number of community selections when overhoused on the CWL are:

Unit Size - All Non-Senior	Total Communities	30 per cent	50 per cent
Bachelors	28	8	14
1 bedrooms	123	37	62
2 bedrooms	160	48	80
3 bedrooms	142	43	71
4 bedrooms	75	23	38
5 bedrooms	14	4	7

Recommended minimum number of community selections when overhoused on the CWL are the following:

Unit Size - All Non-Senior	Total Communities	70 per cent
Bachelors	28	20
1 bedrooms	123	86
2 bedrooms	160	112
3 bedrooms	142	99
4 bedrooms	75	53
5 bedrooms	14	10

Rule 12.1 to 12.3 Reporting Changes in Information

Local Rule	Current Rule	Recommendation
12.1 Reporting changes in information	<p>From 30 business days to 31 calendar days for the following changes:</p> <ul style="list-style-type: none"> a. A member of the household begins to or stops receiving financial assistance under the Ontario Works (OW) or Ontario Disability Support Program (ODSP) programs; b. A permanent increase in monthly income for any member of a benefit unit receiving OW or ODSP financial assistance who is not a full-time student; and c. A member of the household's income tax has been reassessed or additionally assessed. 	<p>The following circumstances have been removed from Rule 12.2 and have been added to this Rule:</p> <ul style="list-style-type: none"> d. A permanent change in the household composition. e. A change in a member of the household's full-time student status. <p>Modify circumstance b) to:</p> <p>A permanent increase in monthly “non-benefit” income for any member receiving OW or ODSP financial assistance who is not a full-time student.</p>
12.2 Reporting changes in information	<p>From 30 business days to 365 calendar days for the following changes:</p> <ul style="list-style-type: none"> a. A permanent change in the composition of the household; and b. A change in a member of the household's full-time student status. 	<p>Both circumstances have been added to Rule 12.1 above.</p>

Local Rule	Current Rule	Recommendation
12.3	As Rule 12.2 has been eliminated, this Rule has been renumbered to 12.2.	

Rule 12.1 – Reporting changes in information in 31 days

The 2020 legislative changes to streamline RGI administration have been in effect for several years. In consultation with the community housing sector, with their understanding of the impact on residents and housing providers, staff were able to make informed recommendations of necessary modifications. Reporting of changes to household composition or change in full time student status after only 365 days or at the next annual review caused confusion and resulted in administrative burden. Restoring these changes back to their previous 31-day requirement will align them with the timeline for other types of household changes.

The modification to add the wording “non-benefit” to circumstance (b) is also intended to provide clarity. Non-benefit income is additional income received over and above the monthly OW or ODSP benefit entitlement. This is usually employment income.

Rule 12.2 – Reporting changes in information in 365 days

If approved, the two circumstances in Rule 12.2 will be incorporated into Rule 12.1. With this change, no circumstances would remain under a 365-day requirement to report changes. This eliminates the need for Rule 12.2 and Rule 12.3 will be renumbered 12.2.

Rule 16 – In-Year Review of RGI Payable

Local Rule	Current Rule	Recommendation
16. In Year Review of RGI Payable	<p>In-year reviews must be completed for the following:</p> <ul style="list-style-type: none"> a. The income of the household has decreased by at least 20 per cent. 	<p>The following circumstances allowed in legislation for an in-year review are added to this Rule:</p> <ul style="list-style-type: none"> e. A permanent change in the household composition.

Local Rule	Current Rule	Recommendation
	<ul style="list-style-type: none"> b. A member of the household begins to or stops receiving OW or ODSP. c. A member of the household's income tax has been reassessed or additionally assessed. d. A permanent increase in monthly income for any member receiving OW or ODSP who is not a full-time student. 	<ul style="list-style-type: none"> f. A change in a member of the household's full-time student status. <p>Add "non-benefit" to bullet d) - A permanent increase in monthly "non-benefit" income for any member receiving OW or ODSP who is not a full-time student.</p>

Rule 16 In-Year review of RGI Payable sets the household changes a household must report and the associated timeline to report. Therefore, the two changes from Rule 12.1 as well as the additional wording of "non-benefit" need to be added to this rule.

Category 2 – Local Occupancy Standards

Rule 18: Definition of smallest unit size continues to be used

Local Rule	Current Rule	Recommendation
18 Definition of smallest unit size continues to be used	<p>Current Definition:</p> <p>That the definition of the smallest unit size continues to be used for the purposes of defining if a household is under housed.</p>	<p>Recommended Definition:</p> <p>The smallest unit a household is eligible for is a unit that has:</p> <ul style="list-style-type: none"> a) one bedroom for every two members of the household who are spouses; and

Local Rule	Current Rule	Recommendation
		<p>b) an additional bedroom if there is an odd number of members in the household.</p> <p>Despite (a) and (b), if the household consists of one individual or two individuals who are spouses of each other, the smallest unit the household may select is a bachelor unit.</p>

Eligibility for an RGI unit is determined by the number of household members. The current wording in the Local Rules refers to the definition continuing to be used but does not specifically provide the definition. Staff are recommending inserting the definition and specifying that households are eligible for a smaller unit but are not required to select a smaller unit size than they are eligible for. By indicating a household *may select* a smaller unit it clarifies that this selection is not an eligibility requirement.

The definition of smallest unit size is set out in in the list of rules found in Document 1.

Rule 19: Definition of largest unit size continues to be used

Local Rule	Current Rule	Recommendation
19 Definition of largest unit size continues to be used	<p>Current Definition:</p> <p>That the definition of the largest unit size continues to be used for the purposes of defining if a household is over housed.</p>	<p>Recommended Definition:</p> <p>That the definition of the largest unit size continues to be used for the purposes of defining if a household is overhoused.</p>

Local Rule	Current Rule	Recommendation
		<ul style="list-style-type: none"> a) one bedroom for any two members of the household who are spouses; b) one bedroom for each additional member of the household; and c) an additional bedroom if the household makes the request and meets one of the criteria for an additional bedroom as follows: Disability or Medical Condition, Pregnancy, Joint Custody/Access to a Child and Caregiver.

Eligibility for an RGI unit is determined by the number of household members. The current wording in the Local Rules refers to the definition continuing to be used but does not specifically provide the definition. Staff are recommending inserting the definition and specifying that the circumstance of a Caregiver be added to the eligibility for an additional bedroom under Local Occupancy Standards. This circumstance is currently considered for an additional bedroom and adding it to the Local Rules provides clarity for applicants, the waiting list and housing providers.

The definition of largest unit size is set out in the list of rules found in Document 1.

FINANCIAL IMPLICATIONS

There are no financial implications associated with the implementation of the report recommendation.

LEGAL IMPLICATIONS

There are no legal impediments to the implementation of the report recommendation.

CONSULTATION

To conduct the review of Local Rules a Working Group of members from the community housing sector for was formed. Representation from large, medium and small sized providers, the cooperative sector, The Registry, and tenancy advocate organizations comprised the Local Rules Working Group with City staff.

Beginning in March 2024 and continuing to date, the working group has convened on a monthly basis, The group facilitated a full sector consultation event in September 2024 and issued a survey to the community housing sector to provide input. The working group reviewed the Local Rules and formulated recommendations using a consensus-based decision-making model. Feedback from the broader sector consultation was incorporated.

ACCESSIBILITY IMPACTS

Recommendations from this report continue to support households requiring accessible housing. Households will be able to directly access and maintain appropriate accessible and affordable housing to meet their needs.

DELEGATION OF AUTHORITY IMPLICATIONS

The Director, Housing and Homelessness Services has been delegated the authority to perform the role of Service Manager pursuant to Schedule D, Subsection 8(2) of the Delegation of Authority By-law 2025-69.

INDIGENOUS, GENDER AND EQUITY IMPLICATIONS

Indigenous Policy Considerations

The need for Indigenous housing is very high. It is widely known that there is an over-representation of Indigenous people experiencing homelessness. The 2024 Ottawa Point-in-Time Count reported 29 per cent of survey respondents identified as First Nations, Metis, Inuit or having Indigenous ancestry. The number of respondents increased from 428 surveyed in 2021 to 479 individuals in 2024. The City recognizes that the Indigenous community feels the actual overall per centage is higher, as many Indigenous individuals and families do not identify for fear of discrimination and ostracism from mainstream services.

The City has housing mandated specifically for Indigenous applicants. The Centralized Waiting List applications allow applicants to self-identify as Indigenous. The Indigenous housing providers determine approval of any applicants selected from this list for their available units.

Gender and Equity Implications

The legislation requires that available RGI units first be offered to applicants with the Special Provincial Priority for victims of abuse and human trafficking. Most of these applicants are female. Local Rules assist with guiding the administration of, and access to the approximately 17,000 RGI units under the HSA. It is important to protect this access for victims of domestic violence and human trafficking who are disproportionately female.

Further, poverty negatively affects equity deserving vulnerable populations disproportionately. Retaining Ottawa's deeply affordable housing stock and access to housing through the Centralized Waiting List ensures equity in opportunity possibly not available through the private rental market where applicants compete for vacant units and report discrimination. A new national report from the Canadian Centre for Housing Rights Measuring discrimination in rental housing across Canada - Canadian Centre for Housing Rights highlights discrimination experiences of equity deserving groups.

RURAL IMPLICATIONS

The City has four housing providers operating RGI units under the HSA in rural wards. The access to these units and how rent is calculated is prescribed by the Act or by the Local Rules in this report.

TERM OF COUNCIL PRIORITIES

This report has a direct impact on one of the 2023-2026 Term of Council Priorities. Local Rules relate to the access and administration of deeply affordable housing directly supporting "A city that has affordable housing and is more liveable for all".

SUPPORTING DOCUMENTATION

Document 1 immediately follows report.

DISPOSITION

Community Housing and Benefits Branch staff, from Housing and Homelessness Services, will action the recommendations.

Document 1

Recommended Local Rules

Category 1 – Local RGI Eligibility Rules (Rules 1-16)

Summary of recommended changes to the rent-geared-to-income¹ (RGI) eligibility local rules:

- **Rule 8.3:** Sets amount of required unit selections by overhoused households.
- **Rule 12.1:** Sets the number of days households in receipt of RGI assistance have to report changes.
 - **Rule 12.1.2:** Has been incorporated into 12.1.1
 - **Rule 12.1.3:** Has been re-numbered 12.1.2
- **Rule 16:** Sets the changes and events a household in receipt of RGI assistance must report and the associated timeline to report them.

Maximum Household Income

1. That the Service Manager continue to set maximum Household Income Limits (HIL) at the HIL prescribed under Ontario Regulation 370/11 of the *Housing Services Act, 2011*, currently as follows:

Bachelor	1-bedroom	2-bedroom	3-bedroom	4-bedroom
\$46,500	\$56,000	\$66,000	\$77,500	\$92,500

The HIL shall be applicable to determining whether a household that is applying or waiting for RGI assistance is eligible and not in determining continued eligibility for RGI assistance for households currently in receipt of RGI.

The Service Manager continues not to make any additions to the list of excluded income identified in legislation.

¹ Rent Geared to Income (RGI) is a housing benefit generally calculated so the household pays 30 per cent of their income toward the full market rent (except OW and ODSP when required to use “rent scales”) and the RGI subsidy makes up the difference between what the household is required to pay and the full market rent for the unit. The subsidy is paid directly to the landlord by the City.

Maximum Household Assets

2. That the Service Manager set maximum Asset Limits at \$50,000 for a single person and \$75,000 for a couple without children or for a family with children at \$75,000.

The Asset Limits shall be applicable to determining whether a household that is applying or waiting for RGI assistance is eligible and in determining continued eligibility for RGI assistance for households currently in receipt of RGI assistance.

The Service Manager continues not to make any additions to the list of exclusions as identified in legislation.

Pursuit of Income

3. A household ceases to be eligible for RGI assistance if a member of an RGI household is eligible to receive income of a type as set out in O. Reg. 367/11 section 31 (2), and the member has failed to make reasonable efforts to obtain the income within thirty-one (31) days of notice being issued to pursue such income.

Divestment of Residential Property

4. That the Service Manager continues to not extend the provisions set out in the regulations requiring divestment of residential property within 180 days from the first day of the month in which a household receives RGI assistance.
5. That the Service Manager continue to allow housing providers to extend the time for effecting the divestment period on a case-by-case basis, for such time periods as the housing provider considers appropriate, if the housing provider is satisfied that there are reasonable grounds to do so.

Maximum Absence from a Unit

6. All members/leaseholders of the household cannot be absent from their unit for more than 60 consecutive days or a total of 90 cumulative days in a calendar year and still be eligible for RGI assistance.
7. That the Service Manager continue to allow housing providers to make exceptions to the local rule regarding maximum absence from a unit in extenuating circumstances² that are well documented.

² Extenuating circumstances are unforeseen circumstances which were out of the control of the household, are unlikely to occur again and resulted in the household not being able to meet the requirement in order to remain eligible for RGI

Overhoused

8. Overhoused

- 8.1** A household becomes overhoused when it no longer qualifies for as many bedrooms in a unit as they once did as a result of a change to the household composition. The required bedroom count is based on the HSA and local Occupancy Standards.
- 8.2** Once it is determined that a household is overhoused and the household has been notified, they must make an application on the CWL within 31 days of notification.
- 8.3** Unit Selection by Overhoused Households: Overhoused households will be required to select 70 per cent of the communities that have appropriately sized units and a default of 100 per cent selections if the minimum number of selections is not made by the household within 31 days.
- 8.4** Provides, as per the HSA, that overhoused households may refuse offers to transfer to appropriately sized unit(s) during their first year of being overhoused, however, a valid offer that is received and refused in the second year or later will result in the loss of RGI assistance

RGI Ineligibility Period

- 9.** That the Service Manager continue to not set a rule to extend the automatic two-year period of ineligibility for future RGI assistance if a member of a household has been convicted of an offense under section 55 of the HSA (knowingly obtained, aided, or abetted a household to obtain RGI assistance for which it was not entitled) or a crime under the Criminal Code in relation to the receipt of RGI assistance.

Rent Increases of Less than \$10

- 10.** That an increase in RGI rent payable of less than \$10 is not required, except at the annual review.
 - 10.1** That housing providers be granted the discretionary authority to verify geared-to-income rent payable every second year for households that meet all of the following ongoing requirements:

10.1.1 They are unemployed

10.1.2 They have no dependents

10.1.3 They receive Old Age Security (OAS) or Guaranteed Income Supplement (GIS)

10.1.4 They receive only fixed income

Fraud Control

- 11.** That the Service Manager conduct random audits of RGI households to ensure household eligibility for RGI assistance.

Reporting Changes in Information

- 12.** A household is required to notify their housing provider of certain changes or the occurrence of certain events to maintain eligibility for RGI assistance:

12.1 Households in receipt of RGI assistance are required to report the following changes within 31 calendar days:

- a) A member of the household begins to or stops receiving financial assistance under Ontario Works (OW) or the Ontario Disability Support Program (ODSP);
- b) A permanent increase in monthly income for any member of a benefit unit receiving OW or ODSP financial assistance who is not a full-time student;
- c) A member of the household's income tax has been reassessed or additionally assessed;
- d) A permanent change in the composition of the household; and
- e) A change in a member of the household's full-time student status.

12.2 That the Service Manager allow housing providers to make exceptions to the local rule on reporting in exceptional (extenuating) circumstances that are well documented.

Determining RGI Eligibility

- 13.** That the Service Manager continue to delegate, by way of service agreement, the responsibility of determining basic RGI eligibility, on a yearly basis, during the period that an applicant is on the waiting list.
 - 13.1** That the Service Manager continue to delegate, by way of a service agreement, the responsibility of determining RGI eligibility at the point when a unit is offered to an applicant and on an ongoing basis once the applicant is housed.
 - 13.2** That the Service Manager continue to monitor delegated duties regarding RGI eligibility determination in accordance with service agreements.

Income Verification and Rent Calculation

- 14.** That the Service Manager continue to delegate, by way of a service agreement, the responsibility for income verification and rent calculation.
 - 14.1** That the Service Manager continues to monitor delegated duties regarding income verification and rent calculation in accordance with service agreements.

Review of Decisions Regarding RGI Eligibility

- 15.** That the Service Manager continue to utilize the Council-approved review panel system when households request a review of a decision affecting their RGI assistance.

In-Year Review of RGI Payable

- 16.** In-year reviews must be completed for the following circumstances:
 - a) The adjusted family net income (AFNI) of the household has decreased by at least twenty (20 per cent) for the year since the initial RGI calculation and the first annual review or the last annual review;
 - b) A member of the household begins to or stops receiving financial assistance under Ontario Works (OW) or the Ontario Disability Support Program (ODSP);
 - c) A member of the household's income tax has been reassessed or additionally assessed;

- d) A permanent increase in non-benefit monthly income for any member of a benefit unit receiving OW or ODSP financial assistance who is not a full-time student;
- e) A permanent change in the household composition; or
- f) A change in a member of the household's full-time student status.

Each circumstance set out above can be reviewed once in between annual reviews. The Service Manager, or its delegates, may at its sole discretion conduct more than one in year review of circumstances b, c, d, e, and f above if it is of the opinion there are extenuating circumstances. Circumstance (a) cannot be reviewed a second time in between annual reviews, even if there are extenuating circumstances.

Category 2 - Local Occupancy Standards (Rules 17-21)

Summary of recommended changes regarding the Local Occupancy Standards Rules:

- **Rule 18:** Definition of smallest unit size continues to be used
- **Rule 19:** Definition of largest unit size continues to be used

Local Occupancy Standards

17. That the Service Manager implements the provincial occupancy standards required in the HSA combined with the permitted local rule that households may choose to be underhoused as long as the housing provider agrees that the unit size is suitable for the household given the physical characteristics of the unit in relation to the number, gender and ages of the household members and as long as municipal occupancy standards are respected.
18. The smallest unit a household is eligible for is a unit that has:
 - a) one bedroom for every two members of the household who are spouses; and
 - b) an additional bedroom if there is an odd number of members in the household.

Despite (a) and (b), if the household consists of one individual or two individuals who are spouses of each other, the smallest unit the household may select is a bachelor unit.

19. That the definition of the largest unit size continues to be used for the purposes of defining if a household is overhoused.
- a) one bedroom for any two members of the household who are spouses;
 - b) one bedroom for each additional member of the household; and
 - c) an additional bedroom if the household makes the request and meets one of the criteria for an additional bedroom as follows; Disability or Medical Condition, Pregnancy, Joint Custody/Access to a Child and Caregiver.
20. That all housing providers continue to be encouraged to harmonize their occupancy standards to adhere to the Service Manager's standards.
21. For the purpose of a dependent child who may reside as part of a custody/access order with an applicant, the applicant must show proof (custody order/agreement, and if no order/agreement then an affidavit/statutory declaration made before a Commissioner of Oaths³) that the dependent child resides with the applicant at least 50 per cent of the time to qualify for a bedroom.

Category 3 - Local Priority Rules (Rules 22 – 26.3) This category continues to be under review and is expected to be forwarded as a report for committee consideration within the next year.

Priority Status

22. That the Service Manager accord "Local Priority Access Status" (in addition to the Provincial Priorities for Special Provincial Priority (SPP) survivors of domestic violence or human trafficking and households who are overhoused) to the following households:

³ A Commissioner of Oaths is a person authorized to take an oath or solemn affirmation when someone signs an affidavit or a statutory declaration. A Commissioner does not certify that the statements being made in the affidavit or statutory declaration are true, but only certifies that an oath or solemn affirmation has been administered properly.

- 22.1** In situ market rent households: Households residing with a prescribed social housing provider, that moved into their current unit as market tenants paying market rent, have continued to pay market rent since moving into the unit, meet local occupancy standards, have been living with the provider for a minimum of one year, and who, by no fault of their own, have experienced a significant loss of income since moving into their current unit may apply for RGI assistance for the current unit that they occupy. Eligible households will receive a priority ranking date that is the effective date of their application to the CWL. Market rent households applying for RGI assistance in either another project or another unit will not be eligible for this priority.
- 22.2** Displaced RGI households: Households who are displaced as a result of their housing unit no longer being available for RGI housing will receive priority for a new RGI placement.
- 22.3** Homeless households: Households who are confirmed as experiencing homelessness. For the purpose of this priority, “homeless” means households who are staying in a City of Ottawa shelter or who are living unsheltered.
- 22.4** Households with Life Threatening Medical Conditions: Households where a member has a terminal illness, or a life-threatening medical condition made worse by the current housing situation. The household must demonstrate through a licensed physician’s medical opinion that a move in housing will remove the life-threatening aspect of the condition.
- 22.5** Households requiring Urgent Safety: Households where a member does not qualify for SPP but is subject to current abuse from a family member or former partner or where a member of the household is subject to ongoing or extraordinary threat to personal safety by a non-family member and a change in housing will result in a significant increase in personal safety.
- 22.6** Graduate Households of Supportive Housing: Households who, as tenants of a supportive housing agency with onsite support have demonstrated, to the satisfaction of the supportive housing agency, that they are now capable of independent living with or without support.

Selection of Communities by Households

- 23.** A Household with a Local Priority Access Status must apply to the CWL for a minimum number of appropriately sized units as set out in Schedule A and B below.

23.1 Schedule A – Unit Selection by Local Priority Access Status
Households, excluding Homeless Local Priority.

23.2 Upon receipt of Local Priority Access Status: households must select a minimum of 30 per cent of the communities that have appropriately sized units.

23.3 After 365 days of having a Local Priority Access Status: Households must select a minimum of 50 per cent of the communities that have appropriately sized units.

23.4 Schedule B – Unit Selection by Homeless Local Priority Access Status
Households.

23.5 Upon receipt of Homeless Local Priority Access Status: households must select all communities that have appropriately sized units.

Number of Offers

- 24.** If a household does not accept the first valid RGI housing offer, they will lose their eligibility to remain on the Centralized Waiting List for RGI housing..

Selection of Priority Households by Housing Providers

- 25.** Housing providers will be required to select a minimum of 1 in 5 RGI placements from the priority access status list.

25.1 It is also recognized that at any given point in time due to extenuating circumstances, there may be as need for housing providers to balance their communities and as such, a business case may be presented to the Service Manager for approval when a housing provider wishes to exempt a particular housing community, for a particular period of time, from the requirement of selecting households from the priority list.

25.2 Housing providers will not be apprised as to which particular local priority a household may be qualifying for.

25.3 The Service Manager will determine provider compliance with priority group selections as part of the site visits/operational reviews.

Category 4 - Waiting List System (Rules 26 - 26.3)

Waiting List System

26. That the Service Manager continue to utilize the waiting list system established under the *Social Housing Reform Act, 2000*, and continued under the HSA, when households request RGI.

26.1 Current That the Service Manager support the exploration of alternative approaches to waiting list management, including determination of the merits of a “choice- based approach” and consideration for a small pilot for a limited test group to determine whether or not it is an effective approach for some or all of the waiting lists. Any proposed pilot would be dependent upon the Housing Collaborative Initiative (HCI) CWL Information Technology system being implemented and functioning at full capacity. A report will be brought to Council for consideration once the HCI system is functioning outlining the details of the pilot and any cost associated with the pilot.

26.2 That the Service Manager continue to be permitted to delegate, by way of a service agreement, the administration of the waiting list system.

26.3 That the Service Manager continue to monitor delegated duties regarding the waiting list system in accordance with the service agreement.

Category 5 - Service Manager Consents (Rule 27)

Authority to Consent

27. That the Director, Housing Services, be permitted to perform the duty of Service Manager as it relates to providing consent, where appropriate, for the development, mortgaging or transferring of prescribed housing provider properties, as set out in the HSA.