

Riverdale Co-operative Houses

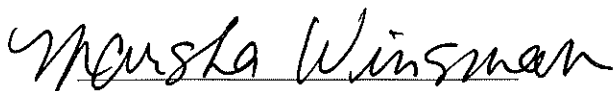
By-law No. 20

HOUSING CHARGE ASSISTANCE BY-LAW

Passed by the Board of Directors on September 26, 2019

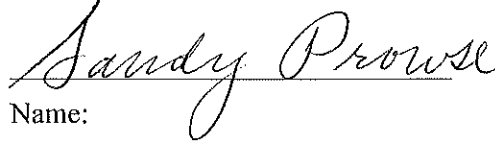
Confirmed by the Members on March 11, 2020

Signature of President:



Name:

Signature of Secretary:



Name:

(h) **Social assistance**

“Social assistance” means payments under government programs like Ontario Works and the Ontario Disability Support Program.

Article 2: Administration of Subsidies

2.1 Administration by Staff

Co-op staff will be responsible for administering all subsidies. Responsible staff will be familiar with the rules for each program and will explain them to members as requested. Staff will also obtain written materials about each program and make them available to members on request.

2.2 Allocation and Amount of Assistance

The Co-op manager will determine if applicants are eligible for subsidy and the amount of subsidy. The manager will review any change in household income or composition and will conduct annual verification reviews. The manager will make any decisions about eligibility and amount. The manager will give written notice of the decision to each applicant.

2.3 Director Appointees

- (a) Each year the board of directors will appoint two directors to work with the manager on subsidy issues.
- (b) At least once a year the director appointees will:
 - review all subsidy waiting lists and corresponding applications to verify accuracy;
 - verify the number of households on each subsidy waiting list; and
 - give a general report to the board regarding these waiting lists.
- (c) The director appointees may make other reports to the board if it thinks that is desirable.
- (d) The manager may consult with the director appointees on any doubtful situations or where the manager needs guidance in making a decision. The manager will remain responsible for the decision.
- (e) The manager or the director appointees may report on any situation to the board. In that case the board can make the decision.

2.4 Appeal to Board

If any member or applicant does not agree with a decision about them, it may be appealed to the board. The following rules apply to the appeal:

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- (a) The member or applicant must give written notice of appeal to the Co-op office within ten days after written notice of the decision is given.
- (b) The member or applicant must be given at least ten days written notice of the board meeting to consider the appeal. The notice will include the reasons for the original decision, if the reasons were not given with the original decision.
- (c) The member or applicant can appear at the meeting with or without a lawyer or other representative and can make submissions to the board. The member can also make written submissions.
- (d) The board's decision will be made in a confidential part of the meeting and will be final. The board's decision cannot be appealed to the membership.

2.5 Confidentiality

Information about members who receive subsidy or applicants for subsidy will be treated as confidential by Co-op staff and board. Co-op staff and the director appointees will have access to all information about appeals and other housing charge assistance matters, but names, unit numbers and other identifying information will not be submitted to the board if not necessary to resolve the issue.

2.6 Conflict of Interest

- (a) A director has a conflict of interest when the board considers appeals or other matters about the director's own subsidy or those of his relatives, partners or friends. In those cases, the director cannot receive materials about the appeal or be present as a director when the appeal is considered by the board.
- (b) If something about subsidy is reported to the board without identifying information and a director would have a conflict of interest, the director should not be present. Staff should remind the director about this and, if the director is present, should report on this to the board. If necessary, this may involve disclosing the name and relationship of the members involved.
- (c) The same rules apply to a member of the director appointees when dealing with a specific case.

Article 3: Funding Co-op Internal Subsidy

3.1 Internal Subsidy Reserve

Each year, when deciding on the annual operating budget, the members will consider allocating funds to the Internal Subsidy Reserve. The board will recommend allocating

- a percentage of the savings because mortgage payments are no longer needed on Co-op properties whose mortgages have been paid off; and
- an additional amount through the annual operating budget for all Co-op properties.

3.2 Financial Treatment of Internal Subsidy Reserve

The Internal Subsidy Reserve will be shown separately in the Co-op's financial records. Any interest earned on Reserve funds will be added to the Reserve. Any monies left in the Reserve at the end of a financial year will be carried over to the following year.

Article 4: Annual Subsidy Decisions

4.1 Annual Board Subsidy Decisions

(a) Board review

Near the beginning of each fiscal year the manager will prepare a report to the board of directors which will include the following:

- the number and size of existing internal subsidies
- the number of names on the subsidy waiting lists and the expected size of subsidies for them
- the balance in the Internal Subsidy Reserve at the beginning of the fiscal year
- the amount allocated by the members to the Internal Subsidy Reserve in the annual budget
- the number of outstanding Emergency Subsidies
- past experience and any available information about the need for Emergency Subsidies during the fiscal year; and
- any other factors that could be relevant.

The manager will prepare a report with the above information for the board's review.

(b) Kinds of subsidy

As a result of their review, the board of directors will decide how much of the Internal Subsidy Reserve will be allocated to:

- Co-op Internal Subsidies; and
- Co-op Emergency Subsidies.

(c) Co-op level of subsidized housing charges

As a result of their review, the board of directors will decide on the income percentage to be used as the level of subsidized housing charges for Co-op Internal Subsidy for that fiscal year. The percentage will normally be equal to the average income percentage under the government programs at the Co-op, but the board can change the percentage if appropriate. The percentage cannot be less than twenty-five percent of gross household income.

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(d) **Government level of subsidized housing charges**

As part of their review, the board of directors will review the available funds and government requirements under government subsidy programs. The board will decide on the level of subsidized housing charges for the government programs where the government program does not have a compulsory level.

(e) **Changes during a fiscal year**

The board can re-evaluate the annual subsidy decisions during a fiscal year when it considers it appropriate. This could result in a reallocation between Co-op Internal Subsidies and Co-op Emergency Subsidies and/or a change in the percentage for the level of subsidized housing charges.

(f) **Process**

Co-op staff and the director appointees will make recommendations to the board about decisions made under this section. These will be based on past experience and information they may have about future needs. Names, unit numbers and any other identifying information will not be submitted to the board.

4.2 Notice of Change

If the decisions under section 4.1 result in an increase in the amount payable by any household, the increase will not go into effect until at least 60 days' written notice has been given to the household. Any reduction in the amount payable by the household will go into effect at a time decided by the board.

Article 5: Continuing Co-op Internal Subsidy

5.1 Funds Available

The amount of Co-op Internal Subsidy depends on both the needs of members and the amount allocated by the members. All households who receive subsidy at the end of one fiscal year will continue to receive it the following year, but the level of subsidy may change significantly through board decision (4.1(c) Co-op Level of Subsidized Housing Charges) or through member amendment of this By-law. The board of directors will decide on the level of subsidy annually

5.2 Minimum Housing Charges

The minimum monthly housing charges after deducting Co-op Internal Subsidy will be equivalent to government subsidy programs in effect at the time of the calculation.

Article 6: Eligibility

6.1 Eligibility Requirements

This Article is about eligibility for Co-op Internal Subsidy. It also applies to government subsidy if it does not conflict with the requirements of the subsidy provider.

6.2 Eligible for More than One Subsidy

Households can receive only one subsidy at a time. A household receiving Internal Subsidy can be re-allocated to government subsidy as long as it does not result in an increase in the amount payable by the household. This can be done by the manager to maximize use of government subsidy.

6.3 Initial Allocation

Households are eligible to be allocated subsidy if they meet the following criteria at the date when subsidy would start.

(a) **Minimum subsidy**

The household would receive at least \$50 monthly in assistance based on the level of assistance decided by the board under section 4.1(c) (Co-op Level of Subsidized Housing Charges).

(b) **Minimum move-in date**

The household move-in date must have been more than two years prior to start of subsidy and at least one member of the household has continuously lived at the Co-op for the two years.

(c) **No prior eviction**

No member of the household has ever been evicted from the Co-op or left the Co-op under threat of eviction.

(d) **Occupancy standards**

The household has no fewer than one person per bedroom.

(e) **Verification of income and household composition**

The household has submitted a complete and accurate application for subsidy including a declaration of gross household income, assets and household size and composition together with acceptable proof of income.

Article 7: Subsidy Waiting Lists

7.1 Waiting Lists for each Kind of Subsidy

The Co-op will maintain waiting lists for each kind of unit and subsidy if it is unable to give subsidy to all eligible applicants. This will not include subsidies where the subsidy provider has its own separate waiting list system.

7.2 More than one Kind of Subsidy

A member can be on the waiting list for each kind of subsidy and unit for which the member would qualify on receipt of subsidy.

7.3 Confidentiality of Waiting Lists

Waiting lists are confidential. They will be reviewed at least annually by the director appointees, but they will not be shown to others.

7.4 No Closing of Waiting Lists

Waiting lists for Internal Subsidy cannot be closed. Any member can apply for Internal Subsidy at any time. If a household is offered a subsidy but does not require it at the time of offer, that household will maintain its original position on the waiting list.

Article 8: Priority

8.1 Priority for Government Subsidy

Priority for government subsidy will be based on the subsidy provider's rules. Priority will be as decided under this Article if there are no subsidy provider rules or if permitted under a subsidy provider's rules.

8.2 Priority for Internal Subsidy

Priority for Internal Subsidy will be based on the household move-in date. The following rules apply:

- (a) The household move-in date takes priority over the date the household went onto the waiting list.
- (b) If members of a household have different move-in dates, the household's move-in date is the earliest move-in date of any member of the household.
- (c) If a member of a household moves out of the Co-op and then moves back in at a later time, or is absent from the Co-op for one year or more, the date that member moves back is that member's move-in date.
- (d) If a household splits and a new unit is assigned to part of the household, the households in the original and new units will have the same household move-in dates.

8.3 Allocation of Co-op Internal Subsidy to Members

If not enough subsidy funds are available to assist all members who apply for Co-op Internal Subsidies, the following priorities apply:

- (a) **First priority:** All households that currently receive subsidy will continue to receive it.

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- (b) **Second priority:** Households who live in properties that are not eligible under any of the government programs at the Co-op will have second priority based on their move-in dates.
- (c) **Third priority:** Unsubsidized households who live in properties with government subsidies will have third priority based on their move-in dates.

8.4 Process

Decisions on allocation of subsidies under this Article will be made by Co-op staff. If a household does not agree with a decision, it can appeal as stated in section 2.4 (Appeal to Board).

Article 9: Calculation of Subsidy

9.1 Co-op Internal Subsidy

This Article is about calculating Co-op Internal Subsidy. Government subsidy is calculated under the requirements of the subsidy provider if different from what is in this Article.

9.2 Amount of Subsidy

(a) Social assistance recipients

If anyone in a household is in receipt of social assistance, subsidy will be calculated using the methods stated in the City of Toronto's RGI Administration Manual. All required adjustments will be made for parts of this By-law that are different from City rules (including if the Co-op level of subsidized housing charges is different from the one used by the City).

(b) Other households

Subsidy will be calculated for other households using the gross household income and the Co-op level of subsidized housing charges or the level of housing charges under the applicable government program.

9.3 Utilities and other charges

(a) Utilities

Where the housing charge for the unit includes electricity, the Co-op level of subsidized housing charges is calculated so that a utility charge is added. Where heat and hot water are not included in the housing charge, the Co-op level of subsidized housing charges is calculated so that a utility allowance is deducted.

(b) Government program utility allowances/charges

The Co-op will use any utility allowance or utility charge required under a government program for members who receive the government subsidy.

(c) **Parking, storage and laundry charges**

Parking, storage and laundry charges (if any) have to be paid by the household in addition to the subsidized housing charges.

(d) **Cable TV and other charges**

At applicable properties only, a cable TV charge will be added to the housing charge after the subsidized housing charge is calculated. In no case does the housing charge include telephone or internet.

Article 10: Verifications and Changes

10.1 Subsidy Agreement

All members of a household over 16 years of age must sign any Subsidy Agreement or Terms of Subsidy or other similar document used by the Co-op.

10.2 Annual Statement of Income and Household Composition

Four months before the end of each fiscal year, all households receiving housing charge assistance must give the Co-op a declaration of gross household income, assets and household size and composition. This must be on a form provided by the Co-op. It must be signed by all members of the household over 16 years of age and all longterm guests.

10.3 Annual Proof of Income

Members must also provide acceptable proof of income for all members of the household (including longterm guests) at the same time as the statement referred to in section 10.2.

10.4 Annual Review by Manager

The Co-op manager will arrange for sending out forms to be filled in by members and reviewing responses. The manager can make reasonable adjustments in the timing requirements.

10.5 Additional Review

The Co-op manager or someone else appointed by the board of directors can ask any member with a subsidy to provide additional information and/or verification. All members must promptly respond to any request.

10.6 Changes during a Fiscal Year

All households receiving housing charge assistance must inform the manager in writing of any change in any of the information on their most recent declaration of gross household income, assets and household size and composition. This must be done within ten days after any change.

10.7 Adjustment of Subsidy after Change in Income

The following rules apply after a change in gross household income:

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(a) **Income increase**

If there is an increase in income (other than OW or ODSP) which results in an increase to the housing charge of at least \$25.00 per month, subsidy will be reduced and housing charges increased starting the first day of the second month after the income increase.

(b) **Income reduction**

If there is a reduction in income, regardless of the amount, subsidy will be increased and housing charges reduced effective the first day of the month after the change. This subsection will not apply so as to reduce housing charges below the minimum stated in section 5.2 (Minimum Housing Charges).

Article 11: Loss of Subsidy

11.1 Change in Household Size

If a household receiving housing charge assistance ceases to have the household size appropriate for the unit it occupies, as set out in section 6.3(e) (Occupancy Standards), the household will move to the top of the waiting list and be offered the first appropriate unit that becomes available. If a household refuses up to three (3) units offered, housing charge assistance will be terminated by the manager at the end of the second month following the final refusal. The household will be given at least thirty days' written notice of the decision to end RGI subsidy.

In deciding whether a unit is appropriate, the manager will ordinarily only consider the number of bedrooms. However, the manager may also consider any disability of the member that might make another unit significantly less appropriate.

11.2 Suboccupancy or Absence from Unit

- (a) Households that are temporarily absent from their units for more than one month will not receive subsidy starting from when they leave the Co-op. When the household returns, it is eligible to re-apply for subsidy. Their move-in date will not be affected in case of a temporary absence of less than one year.
- (b) Subsidy will be withdrawn from households that have a Sub-occupancy Agreement signed with the Co-op. When the household returns, it is eligible to re-apply for subsidy. In the case of a temporary absence of less than one year, their move-in date will not be affected.

11.3 Excusable Absences

(a) **Hospitalization**

Where a member is in hospital or has to live somewhere else due to a medical condition, the member is not considered absent under section 11.2.

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- This rule applies only if the unit is not sublet and if the member can reasonably expect to return to the unit within three months.
- This rule ceases to apply after three months' absence.
- This rule does not apply if the member is absent to take care of a sick relative or friend.

(b) Legal reason for absence

A member is not considered absent under section 11.2 while the member is being held in jail while awaiting trial or under a bail condition that prevents the member from living in the unit.

- This rule applies only if the unit is not sublet.
- This rule ceases to apply after three months' absence.

11.4 False or Misleading Information

(a) Loss of subsidy

A household will lose its subsidy and will no longer be eligible for subsidy in case of

- providing false or misleading information or omission of information on its declaration of gross household income, assets and household size and composition or any agreement relating to subsidy or terms of subsidy;
- failure to report any change as required under this By-law;
- providing false or misleading proof of income;
- failure to provide additional information and/or verification when required under this By-law; or
- failure to promptly disclose any suboccupancy, sublet or absence from the unit.

(b) Repayment

A household must reimburse the Co-op for any subsidy received as a result of any of the things listed in paragraph (a).

(c) Accidental or very minor

If the failure or provision of false or misleading information is accidental or very minor, paragraph (a) of this section will not apply. Paragraph (b) will still apply. The manager will decide on this and the household may appeal to the board of directors.

11.5 Failure to Obtain Income

A household must try to obtain income to which it is entitled in order to reduce its need for subsidy. The manager will notify the household to try to obtain income when the manager becomes aware of it. The household will have a reasonable time to try to obtain the income as determined by the manager. If it fails to use

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reasonable efforts to try to obtain the income, the household will lose its subsidy or subsidy will be reduced by the possible income as determined by the manager.

11.6 Eviction under the Occupancy By-law

Breach of this By-law or of any agreement relating to subsidy or terms of subsidy is grounds for eviction under the Occupancy By-law (By-law No. 15).

Article 12: Emergency Subsidy

12.1 Emergencies

In this By-law the following are considered to be emergencies:

- loss of a job due to termination or lay-off (excluding seasonal lay-offs);
- serious illness or injury requiring absence from work; and
- death of income-contributing member of the household.

12.2 Terms of Subsidy

When there is an emergency, households can apply for and receive an Emergency Subsidy, as follows:

- Households receiving a government subsidy or Co-op Internal Subsidy are not eligible.
- All households are eligible no matter when their move-in date was.
- Emergency Subsidy is equal to the household's income reduction to a maximum of \$500 per month per household.
- Emergency Subsidy will be reduced, if applicable, so the household does not pay less than the minimums in section 5.2 (Minimum Housing Charges).
- Maximum time of Emergency Subsidy is six months.
- Households who receive Emergency Subsidy cannot receive another Emergency Subsidy until eighteen months after the previous Emergency Subsidy ended.

12.3 Applying for Co-op Internal Subsidy or Government Subsidy

If the household is eligible and Co-op Internal Subsidy or Government Subsidy is available, the household should apply for that subsidy at the same time. It may be allocated instead of Emergency Subsidy.

12.4 Process

(a) Applying for Emergency Subsidy

Applicants for Emergency Subsidy must apply in writing, providing the reason (one of the above from section 12.1), proof of the event and the amount of the income reduction, as well as any other documentation that the Co-op requires.

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(b) **Manager decides**

The manager will review all applications and make all decisions about eligibility and amount. In doing this, the manager will consider how much remains of the money allocated to Emergency Subsidies during the current fiscal year. The manager may ask the board of directors to reallocate the Internal Subsidy Reserve in appropriate circumstances.

Article 13: General

13.1 No unauthorized Commitments

No one can commit to anything dealing with housing charge assistance or subsidy unless authorized under this By-law. Any unauthorized commitment is not effective.

13.2 Households Being Evicted

Where a household receiving assistance is being evicted, any housing charge assistance allocated to it will be terminated effective on the date on which the Co-op recovers possession of the unit or any earlier date decided by the board of directors as part of the eviction decision.

13.3 Administrative Errors

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

If a household received more subsidy than they were entitled to during a fiscal year 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 on sixty days' notice. The overpayment of subsidy will be repaid by the household over a period of time decided by the board of directors.

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

If a household received less subsidy than they were entitled to during a fiscal year due to an administrative error, the housing charge will be corrected and reduced retroactive to the beginning of the fiscal year. The underpayment of subsidy will be credited to the household's account as soon as it is discovered and verified.

(c) **Prior Fiscal Year**

If an administrative error relates to a prior fiscal year and is discovered before the audit has been delivered, it will be referred to the board of directors. The board can make an adjustment if it considers that would be fairest to the household involved and the Co-op.

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(d) Appeal

If a member disagrees with a decision about an administrative or other error, the member can appeal to the board of directors as stated in section 2.4 (Appeal to the Board).

13.4 Final Amounts

Housing charge assistance is dealt with on annual basis both under government subsidy programs and Co-op subsidy programs. The amount of assistance for a fiscal year will be considered final on delivery of the Co-op's audited financial statements for that fiscal year. Neither the Co-op nor any member can make any claim against the other in relation to the amount of subsidy during a fiscal year after the auditor has delivered the audited financial statements for the fiscal year.

13.5 Starting Date for this By-law

This By-law will go into effect on the date when it is confirmed by the membership by way of a two-thirds majority vote in favour at a general members' meeting called for that purpose.

ATTACHMENT A
ACCEPTABLE PROOF OF INCOME

1. Checking Proof of Income

The manager will normally accept the things listed in this Attachment as acceptable proof of income. The manager may require additional verification if the manager thinks it is necessary. Members may need to produce proof of income listed in more than one category depending on their sources of income.

2. Special Meanings in this Attachment

(a) EI

“EI” means Employment Insurance benefits.

(b) Notice of Assessment

A “Notice of Assessment” is a notice issued by the Canada Revenue Agency confirming the amounts stated on an income tax return.

(c) Statutory Declaration

A “Statutory Declaration” is a signed, written statement solemnly declared before a notary public or another officer who has the authority to accept a declaration or administer an oath. An affidavit sworn before the same officer may also be used.

3. Income from Regular Employment

(a) Eight weeks consecutive recent pay-stubs that include the employer’s name and address and the pay period covered.

(b) If pay-stubs are not available, a confirmation letter from the employer stating gross annual wages and hours, or annual salary, overtime pay and bonuses in the current year. The letter must be on company letterhead, recently dated and contain the signature of the writer and a phone number for verification.

(c) If someone receives tips or gratuities, a statutory declaration stating the amount for the most recent year together with the most recent Notice of Assessment.

4. Income from Fluctuating Employment

(a) Current income documents such as payroll stubs as in 3(a) and pay stubs.

(b) A letter from an employer as in 3(b) if pay stubs are not available.

(c) In all cases, the most recent Notice of Assessment

5. Income from Self-employment

(a) Notice of Assessment and income tax return; and

(b) Statement or letter from a public accountant outlining all gross income and deductions; and

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- (c) Financial statements showing income and expense from the self-employment confirmed by a Statutory Declaration.
6. **Income from EI**
- (a) Copy of separation papers from most recent employment; and
 - (b) Record of EI benefits
7. **Pension, Long-term Disability, or Annuity Income**
- (a) Current cheque stub showing the gross amount and how often it is paid; or
 - (b) Income tax slip showing the annual amount; or
 - (c) Letter from pension manager stating the pension amount; or
 - (d) Notice of assessment including Line 150 for households with fixed pension or longterm disability income.
8. **Child or Spousal Support Payments**
- (a) A copy of the signed support agreement or court order, and
 - (b) A letter from a lawyer or the Family Responsibility Office.
 - (c) If the claim is for a reduction due to paying child or spousal support, then in addition copies of cancelled cheques or other proof of payment.
9. **Social Assistance (OW and/or ODSP)**
- (a) A Proof of Eligibility Letter from the caseworker verifying amount and beneficiaries
 - (b) A copy of the benefit statement from the Province or other payer.
10. **Interest from Bank or Credit Union Account**
- (a) Passbook or monthly statements from the financial institution verifying amount earned, or
 - (b) T3 or T5 slips issued by the financial institution.
11. **Income from Financial Investments, like Term Deposits, Mutual Funds and Stock or Shares, Registered Retirement Income Fund withdrawals**
- (a) T3, T4RIF or T5 slips issued for tax purposes; or
 - (b) letters confirming amounts from a financial institution or recognized brokerage stating the amount invested, the rate of return, the total earned and other related matters.
12. **Value of Non-income Producing Assets**
- (a) Evidence as stated in the City of Toronto's RGI Administration Manual.

ATTACHMENT B
GROSS HOUSEHOLD INCOME

1. Application of Attachment

This Attachment applies to Co-op Internal Subsidy and to Government Subsidy, unless something else is required under a government subsidy program.

2. Entire household

Gross household income includes the income from all members of the household or persons residing in the unit, including any longterm guests (whether or not the longterm guests are permitted or have been authorized under the Co-op by-laws).

3. Taxes and other deductions

Gross household income is calculated on income before deduction of taxes or other amounts.

4. Income

The following items are included in income:

- (a) income from self-employment
- (b) bonuses or incentive pay
- (c) commissions
- (d) employment salary/wages
- (e) gratuities or tips
- (f) overtime pay on a consistent basis
- (g) part-time earnings (except for dependent children over the age of 18 in full-time attendance at school)
- (h) seasonal or irregular earnings
- (i) work incentive programs
- (j) monthly accident compensation (not lump sum payments), including WSIB payments or other industrial accident insurance payments
- (k) short-term or long-term disability benefits received on a regular or periodic basis
- (l) training allowances exclusive of any portion specifically intended to pay for child care expenses, living away from home expenses, transportation expenses or tuition fees or books
- (m) annuities
- (n) Retirement Income Fund (RIF) withdrawals
- (o) interest or other amounts earned on investments, including gross amount of interest earned or payable from bank accounts, bonds, debentures, term

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deposits, investments, certificates, mortgage, mutual funds, stocks or other assets

- (p) interest dividends and capital gains from assets and investments (bank interest on savings and chequing accounts, stocks, bonds, mortgages, trust accounts)
- (q) income from sale of assets such as paid-up life insurance, investments in gems/art/antiques in excess of \$5,000
- (r) Ontario Works, ODSP or other Social Assistance
- (s) GAINS allowances
- (t) student grants
- (u) all government or private pensions, benefits and annuities
- (v) rental income
- (w) alimony, separation or maintenance support income
- (x) employment insurance (EI) benefits
- (y) imputed income from non-income earning assets at the rate used by the City of Toronto as stated in its RGI Administration Manual.

5. Exclusions from Income

The following items are not included in income:

- (a) earnings of children or dependents under age 26 in regular attendance at recognized institutions of learning; scholarships (including Canada Millennium Scholarships), bursaries; and education contributions (including EI grants) from non-resident family members
- (b) repayable student loans (e.g. OSAP) excluding any portion that is forgiven
- (c) living-out or travelling allowances of any household member
- (d) an employment deduction of \$75 per month for single members
- (e) an employment deduction of \$150 per month for families
- (f) windfall gains such as insurance settlements, inheritances, disability awards, sale of effects (furniture, automobile, etc.), lottery winnings
- (g) Family Allowance benefits
- (h) tax credits (such as GST, Trillium)
- (i) Canada Child Benefit
- (j) special disability allowances received by ODSP recipients (e.g., meal or transportation allowances)
- (k) disabled children's allowances
- (l) child benefit under CPP paid to, on behalf of or for the benefit of a dependent of a disabled or deceased contributor
- (m) attendant care allowance

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- (n) allowances/payments for child care, transportation, tuition, books or living away from home expenses of any participant in programs to promote employment or enhance job skills or qualifications
- (o) income which may be earned by a prepaid funeral plan or a death benefit received under CPP
- (p) periodic and lump sum war reparation payments
- (q) severance pay, excluding pay in lieu of notice or the equivalent
- (r) proceeds of sale of an investment (e.g., GIC, mutual fund or bond); only the principal is excluded and if there is no separate earnings calculation, a reasonable amount will be considered earnings
- (s) payment received pursuant to the *Indian Act* (Canada) under a treaty, other than funds for post-secondary education
- (t) Canada Education Savings Grant if paid into an RESP for a child of the household
- (u) payment received from Human Resources Development Canada (program called *Opportunities Fund for Persons with Disabilities*) if the payment is being applied to costs incurred
- (v) B165 payments from WSIB
- (w) payment made under the *Canada Disability Savings Act* that is paid into an RDSP established for a member of the household; any gift or voluntary payment received towards an RDSP
- (x) interest, dividends or other income accrued in an RDSP or RESP
- (y) payments from an RDSP
- (z) a donation received from a religious or charitable organization
- (aa) a casual gift or payment of small value
- (bb) loans
- (cc) benefits received from Veterans Affairs under the Veterans Independence Program
- (dd) payments received as a special allowance under the Resettlement Assistance Program (immigrants and refugees)
- (ee) payments received under the Community Homelessness Prevention Initiative
- (ff) Extraordinary Assistance Plan (Canada)
- (gg) a payment received through the Ministry of Municipal Affairs & Housing for recipients of social assistance to aid savings goals.