



RIVERDALE CO-OPERATIVE HOUSES

1363 Queen Street East, Toronto, Ontario, M4L 1C7
T.(416)461-7044 F.(416)461-7047 www.riverdalecoop.ca

685 Queen Street East General Applicant Eligibility Criteria:

Excerpts from the City of Toronto's *Affordable Rental Housing Administration Manual For Affordable Rental Housing Projects under administration by the City of Toronto's Housing Secretariat*

5. Basic Eligibility Criteria

To be eligible for affordable rental housing, a household must meet all of the following criteria upon occupancy:

- At least one member of the household is 16 years old or older and is able to live independently;
- Every member of the household is either:
 - A Canadian citizen
 - A permanent resident of Canada or has applied for permanent resident status, or
 - A refugee claimant or Convention refugee
- Have a household income that is not more than four times the annualized rent (monthly occupancy cost x 4 x 12 at initial occupancy)

In addition, the household must not:

- Have arrears with a social housing provider; unless the household has entered into a repayment plan with that provider and the repayment plan is in good standing
- Own a home suitable for year-round occupation
- Have an enforceable removal order against them

9. Eligibility and Income Verification

The key aim of the City's affordable rental housing program is to ensure that affordable units are allocated for the benefit of eligible low and medium income households.

Housing providers must determine the eligibility of each applicant selected through the random draw process or approved alternative referral pathway, before a lease is entered into, and eligibility must also be reviewed for tenants under the following conditions:

- The household is requesting a transfer to another affordable rental housing unit (where transfers are permitted).
- The household is applying for rent with a different level of affordability (e.g. 60% AMR, 80% AMR, 100% AMR), an option which must be approved through the housing provider's Access Plan.

9.1 Determining Household Income

Housing providers must verify the income of applicants at initial occupancy to ensure that their household income is below the initial income limit, which is four times the annualized rent (monthly occupancy cost x 12 x 4). To do this, each household must complete and sign an *Eligibility and Household Income Review Form* ([Attachment 1](#)).

Total household income is determined by the total of each household member's net income, and verified on Line 23600 of their Notice of Assessment on the most recent taxation year. If the Eligibility and Household Income Review Form is completed between January and June 2022, the 2020 tax assessment will be used. If the Eligibility and Household Income Review Form is completed between July and December 2022, the 2021 tax assessment will be used.

The housing provider must refuse to offer a unit to an applicant if the applicant's household income is greater than the initial income limit.

The income of a household member who is enrolled in full-time studies at a recognized educational institution, is exempt from the total income calculation, provided that proof of enrollment is provided.

A housing provider may exempt the obligation for a household member to provide a Notice of Assessment for the initial income review for:

1. Newcomers who have been in Canada less than one year;
2. Homeless households; and
3. Youth aged 16 to 17 who have not filed an income tax return for the most recent year.

If an exemption is applicable, the household should provide the documentation required as outlined in Attachment 1 - Schedule 1: Income Documentation – Exceptions to Providing Notice of Assessment.

It is recommended that the *Eligibility and Household Income Review Form* and any additional information required by the landlord be requested to streamline the process.

9.3 Modified/Fully Barrier Free Units

Buildings that have modified (or fully barrier free) units have features that make them accessible to a person with a physical disability, such as wider doors, grab bars in the bathroom, and light switches and other controls in accessible locations.

To be eligible for a modified or fully barrier free unit, at least one member of the household applying must need the specific modifications of that unit. Applicants must state their accessibility needs directly on their application and must be able to provide medical documentation supporting their requirements, if requested.

Housing providers must fill modified or fully barrier free units only with households that need the modifications and meet the eligibility requirements for such units. A housing provider's internal transfer policy should consider how existing tenants requiring a modified or fully barrier free unit are prioritized for such units. The City can facilitate partnerships with support agencies to identify potential applicants if providers do not have any qualifying applicants on their waitlist requiring such a unit.

If your project includes modified or fully barrier free units your Access Plan must include:

- Procedures for applying for modified units, including required documentation, information and forms
- Any additional eligibility requirements that will be used for selecting eligible households
- Information on the modifications made to the units