



## Think Forward! RGI Simplification in Durham

### Adjusted Family Net Income (AFNI)

Adjusted Family Net Income (AFNI) is the basis of the rent-geared-to-income (RGI) calculation. AFNI is the annual net income of all members of a family unit or benefit unit – excluding full-time students.

- AFNI always excludes net Registered Disability Savings Plan (RDSP) payments
- AFNI always excludes current net monthly Ontario Works or ODSP payments
- AFNI is determined using either **Tax-based net income** or **Approximated net income**

What income did the person declare? What is the total annual amount of income?

Does this amount reasonably reflect Line 23600?

Yes

No

#### Use Tax-Based Net Income

- See Section 11 in the RGI Guide
- Use Tax-based net income whenever possible
- If some income is not included in Line 23600, combine with Approximated net income (e.g. if spousal support or foreign pensions are not declared to CRA)

#### Use Approximated Net Income

- See Section 12 in the RGI Guide
- Use gross income in most circumstances
- May exclude union dues and pension contributions from earnings
- Normally used for in-year reviews or at annual review if there has been an in-year change