



**Durham Community Housing Directives**  
 Housing Services Division  
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|--------------------------|----------------------|
| <b>Subject:</b>          | <b>Income Limits</b> |
| <b>Directive Number:</b> | <b>RGI 2024-01</b>   |
| <b>Date:</b>             | <b>March 7, 2024</b> |

## Purpose

Update income limits for rent-geared-to-income (RGI) or portable housing benefit applicants on the Durham Access to Social Housing (DASH) wait list.

## Background

Under the Housing Services Act, Durham may establish a local eligibility rule limiting the amount of income that a household may have and still be eligible for rent-geared-to-income (RGI) or a portable housing benefit (PHB).

This is referred to as an income limit.

Income limits are updated periodically in line with changes to the household income limits set out in Schedule 2 of Ontario Regulation 370/11 and the average market rents for the Region of Durham set out in the Canada Mortgage and Housing Corporation (CMHC) Rental Market Report Data Tables for the Greater Toronto Area.

## Income Limits

To be initially eligible for RGI or Durham PHB, an applicant’s adjusted family net income (AFNI) cannot be more than the applicable income limit.

The income limits are as follows:

| <b>Bach/<br/>1 Bedroom</b> | <b>2 Bedrooms</b> | <b>3 Bedrooms</b> | <b>4+ Bedrooms</b> |
|----------------------------|-------------------|-------------------|--------------------|
| \$56,000                   | \$66,000          | \$76,000          | \$83,000           |

Income limits apply in relation to the largest unit for which the applicant household is eligible under the occupancy standards – even if they express interest or move into a smaller unit.

## Application

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Income limits apply only to RGI applicants on the Durham Access to Social Housing (DASH) wait list, including DASH applicants on offer for an RGI unit or portable housing benefit.

Income limits do not apply to:

- current RGI tenants or co-op members
- current market tenants or co-op members in community housing who are applying for in-situ RGI
- current recipients of the Durham Portable Housing Benefit (Durham PHB).

## Determining and Reviewing Adjusted Family Net Income (AFNI)

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Adjusted family net income (AFNI) is the annual net income of all members of the applicant household – excluding the income of full-time students – that is expected to be received over the following 12 months. In general, AFNI includes only income that would normally be used in the RGI calculation.

### DASH Process

DASH reviews an applicant household's AFNI:

- at the time of application
- annually after placement on the DASH wait list.

DASH determines AFNI as declared by the applicant at the time of application or annual review. Verification of income will not normally be required; however, DASH may request confirmation at its discretion.

Applicants with declared income above the applicable income limit are ineligible to be placed on the DASH wait list, and active applicants with AFNI above the applicable income limit will be removed from the wait list.

If an applicant is removed from the DASH wait list due to income and reapplies within 24 months with income below the applicable income limit, they may retain the application date that was in place at the time that they were removed from the wait list.

### Housing Provider Process

Housing providers review and verify an applicant household's income at the time of offer and will proceed with the offer only if AFNI is below the applicable income limit.

AFNI is normally determined using tax-based net income. Tax-based net income is the net income amount set out on Line 23600 of the person's income tax return as assessed by the Canada Revenue Agency (CRA). It is verified using the Proof of Income Statement or Notice of Assessment (NOA) from CRA.

- If the move-in date is between July and December, AFNI is verified using the Proof of Income Statement or NOA from the previous tax year.
- If the move-in date is between January and June, AFNI is verified using the Proof of Income Statement or NOA from the tax year before the previous year.

If the applicant has not filed their income tax return or the tax-based net income amount does not accurately reflect the current average income, the housing provider may use approximated net income to determine AFNI. Verification must provide sufficient information to allow for an annualized approximation of net income that is anticipated to be received over the 12-months following move-in. Alternate verification may include:

- a more current Proof of Income Statement or NOA
- a regular statement of income (e.g. pay stub or monthly financial statement) or a letter from the employer or organization to verify income.

### **Effective Date**

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These income limits come into effect on January 1, 2024.

### **Repealed Rules**

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This directive replaces Directive RGI 2023-01 Income Limits.

### **Legislative Authority**

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Housing Services Act, s. 42  
Ontario Regulation 367/11, s. 34  
Ontario Regulation 370/11, Schedule 2