



Housing Services Notice

Date: May 3, 2023

HSN#: 2023-04
(Replaces HSN#:2020-07)

This applicable legislation/policy is to be implemented effective this date by the housing provider(s) under the following programs:

Please note, if your program is **not checked**, this change does not apply to your project.

- Federal Section 95 Non-Profit Housing Program
 - Federal Section 26/27 Housing Program
 - Federal Urban Native Non-Profit Housing Program
 - Private Non-Profit Housing Program (Provincial Reformed)
 - Municipal Non-Profit Housing Program (Pre-1986)
 - Local Housing Corporation
 - Rent Supplement Programs
 - Affordable Housing Program (AHP)/Investment in Affordable Housing Program (IAH)/Social Infrastructure Fund (SIF)
 - Housing Access (Centralized Waiting List Services)
-

Subject:

The doubling of payments under the Guaranteed Annual Income System (GAINS) for 2023.

Reference:

- *Ontario Regulation 316/19*

Background:

As of July 1, 2021, the province introduced changes to the RGI calculation and flexibility to exclude temporary benefits and emergency payments from rent-gear-to-income calculations.

For example:

- The Canada Emergency Response Benefit
- The Canada Emergency Student Benefit (except where exempted for full-time students under the Housing Services Act., 2011), and,
- The 2020 temporary doubling of the Ontario Guaranteed Annual Income System (GAINS)

Service Managers are expected to take advantage of the regulatory flexibility in regards to the treatment of the temporary doubling of GAINS payments in 2023 and the determination of RGI assistance in accordance with the Ministry's simplified rules prescribed in Ontario Regulation 316/19 under the Housing Services Act 2011.

Section 6(4) of Ontario Regulation 316/19 allows a Service Manager to project income and deductions for the 12-month period following an annual RGI review if, in the opinion of the Service Manager, the net income amount on the most recent income tax return is not reflective of a household member's current financial position. This may occur in a situation where a household member received taxable emergency and/or recovery benefits that do not reflect their historically expected income and their income in the coming year is expected to decrease. The Ministry expects Service Managers will utilize this flexibility to exclude income from the temporary increase to GAINS provided in the current tax year from RGI calculations.

Under Section 11 of Ontario Regulation 316/19, households may also request that their Service Manager or housing provider conduct an in-year RGI recalculation if their household income has decreased by 20 percent or more since their last review. RGI households are limited to one in-year recalculation for loss of income between annual reviews.

Action:

Effective from January 1, 2023, to December 31, 2023, Service Managers and housing providers will manually calculate net income and AFNI for tenants with GAINS income. Service Managers and housing providers will only include half of a tenant's doubled GAINS payment amount when manually calculating household net income and AFNI.

Further direction for RGI calculations in 2024 for GAINS recipients will be provided when the GAINS entitlements for 2024 are issued.

Note: This direction replaces the direction previously issued in HSN #2020-07 for the doubling of GAINS benefits.

Further Information:

Ontario Regulation 316/19 is available through the following hyperlink:

<https://www.ontario.ca/laws/regulation/190316/v2>

If you have any questions or concerns regarding this or any other Housing Services Notice, please contact the Housing Services Administrator assigned to your portfolio.

Dan Malette	705-474-2151 ext. 43149	dan.malette@dnssab.on.ca
Bill Guilfoyle	705-474-2151 ext. 43351	bill.guilfoyle@dnssab.on.ca

Tyler Venable
Manager, Housing Programs, DNSSAB