



Co-operative Housing
Federation of Canada

Provincial Community Housing Changes

Toronto Housing and Homelessness Services Planning Forum Meeting

Wednesday, April 13



Provincial changes to the Community Housing System

The province has just introduced changes that impact:

- The relationship to co-ops & non-profits at the end of mortgage,
- The access system,
- Municipal service level requirements, and
- Local eligibility rules.

The province is also consulting on financing options for non-profits.



Changes to the access system

Through the wait list system, households should be able to access:

- RGI assistance
- Rent Supplements
- Portable housing benefits
- Housing allowances
- Flat rate benefits
- Short-term/emergency assistance
- Could include other assistance



Access system

Service managers must notify households who are offered assistance through the access system of:

- The initial amount of the assistance and the method used to calculate it; or
- If the assistance is provided in the form of reduced rent (e.g., RGI assistance), the method used to calculate the rent.

As well as:

- The criteria for assessing continued eligibility for the assistance; and
- Any effect that receiving the assistance will have on assistance that a household member may be receiving under Ontario Works or the Ontario Disability Support Program.



Local eligibility rules – Income Limits

Service managers **must** set income and asset limits. Previously this was optional. The new limits will come into affect July 1, 2023

Income limit provisions include:

- The limit applies to the net income of all household members, excluding full-time students;
- The maximum income limit must be **at least** the household limit set out under [O. Reg. 370/11](#); and
- Income limits are *only* applicable to households on or applying for the wait list; they are *not* applicable to determine ongoing RGI eligibility for sitting tenants



Local eligibility rules – Asset limits

- The limit applies to the total value of assets of all household members.
- The maximum asset value must be **at least** \$50,000.
- Among other things, asset limits *cannot* include the value of funds in:
 - Registered Education Savings Plans (RESP)
 - Registered Disability Savings Plans (RDSP)
 - Registered Retirement Savings Plans (RRSP)
 - Registered Retirement Income Funds (RRIF)
- The full list of exemptions are set out in [O. Reg. 242/22](#).
- Households where all household members receive social assistance (i.e. OW basic financial assistance or ODSP income support) are exempt from the asset limits.

