Housing Connections is a subsidiary of Toronto Community Housing Corporation that manages the waiting list for rent-geared-to-income housing and also manages a rent supplement program in some non-profits, co-operatives, and privately owned buildings for the City of Toronto.

Please keep this handbook. It is a reference for the Rent Supplement program.
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Rent Supplement Program

The Housing Programs Unit at Housing Connections administers rent supplement agreements and offers eligible applicants rent-geared-to-income assistance for rental accommodation in various non-profits, co-operatives, and privately owned buildings.

Before entering into an agreement with a landlord for rent supplement units, Housing Connections inspects the unit and determines whether the landlord qualifies for the program. When a landlord in the Rent Supplement Program has an eligible vacancy, Housing Connections contacts the next person on the waiting list on the landlord’s behalf to offer a unit. Each year, Housing Connections reviews the household’s eligibility to remain in a rent-geared-to-income unit through the annual rent review process.

There are currently about 2900 units operated under the Rent Supplement Program with about 130 private-market landlords.
Who is eligible for the Rent Supplement Program?

The eligibility rules for the Rent Supplement Program are the same as they are for the rent-geared-to-income program for all social housing in the City of Toronto. These rules are made by the province under the Social Housing Reform Act along with some rules made by the City of Toronto.

Housing Programs’ staff apply these rules to determine eligibility for rent-geared-to-income and the amount of subsidy paid to the landlord on your behalf.

Housing Connections must have information on file to prove that each member of the household is eligible to receive a rent-geared-to-income subsidy. Some of the important eligibility requirements include:

- each member of the household must have legal status in Canada; See next page
- each member of the household must report their income and assets when requested and if there is a change;
- no member of the household may owe money to a social housing provider in Ontario without a repayment agreement in place;
- no member of the household can own a home or cottage that can be lived in year round;
- households can’t live in a unit larger than they are eligible for;
- all members of the household can’t be away from the unit at the same time for 120 days or more in a row.
Legal Status in Canada

Housing Connections needs documents on file to prove that each member of the household is one of the following:

- a Canadian citizen;
- a Landed Immigrant or Permanent Resident or applying for permanent residency; or
- a Convention Refugee or refugee claimant.

If there is no clear copy of status documents on file, you will be asked to provide new proof of status. See our website or contact your Rent Supplement Officer for more information on acceptable documents to prove legal status in Canada.
Tenant/Landlord Relationship

Remember, Housing Connections is not your landlord.

Before you move in, you will sign a lease with the landlord of your building.

The Residential Tenancies Act (RTA), 2007 sets out the rights and responsibilities of tenants and landlords.

If you live in a co-op, certain rules under the RTA do not apply. Additional rules you must follow are contained in the Co-operative Corporations Act, your co-op’s by-laws, the occupancy agreement you sign when you join the co-op.

What are my rights?

As a tenant, you have a right to:

- privacy;
- reasonable enjoyment of your unit;
- freedom from harassment;
- well maintained unit and building;
- own a pet (some landlords do have pet policies).
What are my responsibilities?

As a tenant, you have the responsibility to:
• pay rent on time;
• keep your unit clean;
• not damage your unit;
• not harass the landlord or disturb other tenants;
• not commit any illegal acts on the premises;
• ensure your guests respect the property – You are responsible for the actions of your guests and visitors.

Subsidized tenants are not covered by all sections in the Residential Tenancies Act. For example, your rent will go up and down based on your household income.

How do I pay my rent?

Rent must be paid directly to the landlord by the first day of every month. Contact your landlord to discuss payment methods.

Not paying your rent or making late rental payments may result in additional charges and lead to eviction.

Housing Connections does not pay parking charges.
Home/apartment Insurance

The Insurance Bureau of Canada recommends apartment insurance and some landlords require it. Each year, fire destroys tenants’ homes and belongings in our communities. The Insurance Bureau explains why tenants should have an insurance package:

1. It is expensive to replace typical household items such as a television, furniture, dishes, a stereo or CDs if you lose them in a fire and don’t carry home insurance. The landlord is not responsible for loss or damage that occurs in your home unless it can be proven that the landlord was negligent. It’s up to the tenant to insure his or her own personal property.
2. You may be held responsible for the damage you cause to any part of the building or to others who live or visit there. You could end up owing hundreds or thousands of dollars to your landlord if you don’t have liability insurance. Personal liability insurance is usually included when you buy a tenant’s insurance package.

If you’re on Ontario Works (OW) or Ontario Disability Support Program (ODSP), contact your worker to see if you can have your insurance fees covered.

The Insurance Bureau of Canada can answer questions about tenant insurance, but they don’t provide any quotes for insurance. You can call 1-800-387-2880 or email consumercentre@ibc.ca for information.
Policies

Keeping us informed

Under the program rules, **you must tell us within 30 days if:**

- your income source changes. Changes to your source of income may change the amount of rent you are required to pay;
- the amount of money you receive increases;
- you want to add a family member to your household; *See page 14 for details*
- the citizenship/immigration status in Canada changes for any household member
- someone moves out of your unit and is no longer a household member.

Please contact your Rent Supplement Officer to make these changes and be sure to provide documentation of the change; otherwise you may lose your subsidy.
Why is there an Annual Review of Income and Assets?

To calculate your portion of the rent, Housing Connections needs to know how much money your household members receive, and the value of your household members’ assets. This is done before you move into your unit, when your income changes, and at least once a year.

Housing Connections will send you the annual review forms to complete. It is very important to fill out the forms completely, attach proof of your income and assets and return right away.

Every household member, 16 years or older must pursue an income or be in full-time attendance at school. You must apply for any of the following that you may be eligible for:

- Ontario Works (OW) assistance;
- support payments under the Divorce Act (Canada), the Family Law Act, or the Reciprocal Enforcement of Support Orders Act;
- Employment Insurance (EI) benefits;
- government pensions (if you are 65 or older) for example, Old Age Security (OAS), Canada Pension Plan (CPP), Guaranteed Income Supplement (GIS), or Guaranteed Annual Income System (GAINS);
- support or maintenance from a sponsor (Immigration Act).

**Important:** Don’t wait for your annual review to report changes in income, assets, Canadian status or household members. This may result in loss of subsidy.
Own another home?

If you own a residential property that can be lived in year-round, you must sell the property or your share in the property within six months of moving into a rent-geared-to-income unit. If you do not do this, you may lose your subsidy.

If you are already receiving rent-geared-to-income assistance and acquire or inherit a residential property that can be lived in year-round, you must sell the property or your share in the property within six months. If you do not sell the property, you may lose your subsidy.

This rule applies to property anywhere, including outside Ontario.

Remember, even if you own property that cannot be lived in for 12 months of the year, it is an asset and must be declared.
Owe Money to a Social Housing Provider?

Do you owe money to your current landlord?  
If you owe money to your current landlord you may be evicted. If evicted, you will lose your subsidy.

Do you owe money to Housing Connections?  
If you owe money to Housing Connections because you didn’t report an increase in household income, or source of income, you may lose your subsidy. If a repayment agreement has been made, Housing Connections may decide to maintain your subsidy.

Do you owe money to a previous social housing provider?  
If any member of the household owes money to a previous social housing provider in the province of Ontario, the household will lose their rent-geared-to-income subsidy unless a repayment plan is put in place. The province is making a list of all people who owe money to social housing providers in Ontario. Housing Connections will check this list to see if you owe money.
**What is the policy on transfers?**

The basic eligibility criteria include:
- 12-month residency at your current address;
- no money owed to Housing Connections or to the landlord;
- in good standing with your current landlord.

You may wait a long time for a transfer depending on where you want to live and what unit size you need.

If you move out of your current unit (with or without notice) or you are evicted, you are no longer eligible for a transfer or a subsidy.

If you were housed under a special program, you may not be eligible for a transfer.

You may ask your Rent Supplement Officer for more details about the transfer policy and if you would qualify.
How long can I be away from my unit?

You can be away from your unit as long as it is less than 120 days in a row. If all of your household members are away from your unit for 120 days or more in a row without medical documentation, you will lose your subsidy.

What does ‘over housed’ mean?

If the unit you occupy is larger than what you are eligible for, you are considered ‘over housed’. If you are over housed, you must move to a smaller unit. If you refuse three offers of a smaller unit, you will lose your subsidy.

How many bedrooms am I eligible for?

- No more than two people can share a bedroom.
- Spouses or same-sex partners must share a bedroom.
- Two children of the same sex must share a bedroom.
- Children of the opposite sex may have their own bedroom.
- A single parent may choose to share a bedroom with a child.

You may be eligible for an additional bedroom if there is an increase in your family size or if there is a severe medical condition. If the unit you occupy is smaller than you are eligible for, you may apply for a transfer. Contact your Rent Supplement Officer for a transfer request form.
What do I do if there is an addition to my household?

You may request to add members of your family to your rent-geared-to-income household. Before the person moves into your unit, you must get approval from both Housing Connections and the landlord.

Housing Connections needs to confirm that the new member of the household meets the basic eligibility requirements for rent-geared-to-income housing, and the landlord has to accept the person as a tenant.

If you move someone into your unit before you get approval from Housing Connections and your landlord, you may lose your subsidy and/or be evicted from your unit.
**Under what circumstances would I lose my subsidy?**

You may no longer qualify for rent-geared-to-income housing if a household member:
- does not meet an eligibility requirement;
- has not applied for income to which they are entitled;
- does not provide information and documents within the required timeframe;
- does not sell their property within the required timeframe;
- is ‘over housed’ and cancels their application on the central waiting list;
- is ‘over housed’ and refuses three offers of housing.

Also, you may no longer qualify if all household members are away from your unit for more than 120 days without medical documentation.

**What happens if I lose my subsidy?**

If you no longer qualify for rent-geared-to-income housing, you may stay in your unit but you must pay the full market rent. You will need to discuss options with your landlord. You will be given at least 90 days’ notice of the increase in your rent to the full market rent. You will have an opportunity to provide more information before the decision is made and you may request an Internal Review of the decision.
Did you give us all the info?

You can provide more information if you believe Housing Connections made the wrong decision about:

- your rent calculation;
- your eligibility for a subsidy;
- your request for a transfer;
- the unit size you are eligible for.

This is your only opportunity to provide new or additional information to support your position. If you want to provide more information for review, you must do so in writing to Housing Connections within 30 days of the date on your decision letter.

Are decisions reviewed?

If you do not agree with the decision made after you have provided more information, you have the right to an internal review.

The review looks over your file to ensure that the rules were applied properly. New information is not accepted at the review. If you want to have a decision reviewed, you must complete and return the Internal Review form sent to you with your decision letter by Housing Connections within 10 working days. This is an important deadline. If you need help call legal aid at 416-979-8669.
Grounds for Eviction

You may be evicted if:

- you do not pay your rent;
- you frequently pay your rent late;
- or your cheques bounce.

You may be evicted if you or your guests:

- cause serious damage to your unit or the building;
- make noise or act in a way that seriously bothers any other tenant or the landlord;
- threaten the safety of another tenant;
- break the law on building property;
- break a co-op by-law.

You may be evicted if you keep a pet that:

- injures someone;
- causes damage and you fail to pay the cost of repairs when asked;
- makes an unreasonable amount of noise or is an unreasonable nuisance;

- causes another tenant to suffer a serious allergic reaction, and you do not deal with the problem in the way you are asked by building staff.
How do I get a repair or maintenance done?

1. Speak to your building staff first. Make your request in writing and keep a copy.
2. Make sure your request was received.
3. If the issue was not solved by the building staff, contact their supervisor.

Is your request urgent?

1. Contact your property owner/manager first.
2. If action is not taken immediately to repair/remove a hazardous condition, contact your local Municipal Licensing and Standards Division office. They will inspect your unit and may issue an ‘Order to Comply’.
3. Your local Municipal Licensing and Standards Division office will send you a copy of the notice or order issued about your unit.

You may request copies of notices or orders issued for common areas in your building.
What if repairs aren’t completed in a reasonable amount of time?

1. Contact your Municipal Licensing and Standards Division office.

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<tr>
<th>District</th>
<th>Phone Number</th>
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<tbody>
<tr>
<td>North York District</td>
<td>416-395-7011</td>
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<tr>
<td>Toronto &amp; East York District</td>
<td>416-397-9200</td>
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<tr>
<td>Scarborough District</td>
<td>416-396-7071</td>
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<tr>
<td>Etobicoke York District</td>
<td>416-394-2535</td>
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2. Make arrangements for an inspection. There is no cost to tenants for making a complaint or having an inspection conducted by Municipal Licensing and Standards.

3. A Property Standards Officer will inspect the property. They may issue a ‘Notice of Violation’ or ‘Order to Comply’ to the property owner. If this happens, please forward a copy to your Rent Supplement Officer.
Steps for Moving Out of Your Unit

You must provide the equivalent of two months’ rent or two months’ notice. If you are moving to a care facility, Housing Connections may accept less than two months.

Your notice to vacate must be in writing to your landlord and Housing Connections before you move out and:

• be before the first of the month;
• be two full months from the first day of the month;
• have your tenancy ending on the last day of the month;

Two months’ notice is required even if you are moving to another social housing provider.

The landlord will inspect your apartment and you may have to pay to fix any serious damage caused during the time you were living in the unit.
Useful Contacts

Housing Connections:
www.housingconnections.ca

211 Toronto:
A directory of over 20,000 community, social, health and government services
Call: 211 www.211toronto.ca

Community Legal Clinics:
Community legal clinics provide services to address the unique legal needs of low-income people and communities.
(416)979-8669 or 1-800-668-8258
www.legalaid.on.ca

Community Legal Education Ontario:
Provides many plain language publications on landlord and tenant laws including, Care Homes, Fighting an Eviction, How to Make an Application to the Tribunal, Maintenance and Repairs and What Tenants Need to Know About the Law.
(416)408-4420 www.cleo.on.ca

Residential Tenancies Act and the Social Housing Reform Act:
Publications Ontario (416)326-5300 or www.e-laws.gov.on.ca

Insurance Bureau of Canada:
Important information you should know before buying home insurance.
(416)362-9528 or 1-800-387-2880
www.ibc.ca/en/Home_Insurance/
Landlord and Tenant Board  
(416)645-8080  www.ltb.gov.on.ca

Human Resources and Social Development Canada  
Providing information on federal policies, support programs and employment.  
www.hrsdc.gc.ca

Ontario Works Program  
Information about provincial temporary income and employment assistance.  
(416)392-8623  www.toronto.ca/socialservices/

Revenue Canada  
Information on Canadian tax laws and various social and economic benefit and incentive programs delivered through the tax system.  
1-800-959-8281  www.cra-arc.gc.ca/

Municipal Licensing & Standards Division  
Providing on-line information about by-laws, orders to comply and inspections respecting rental apartment buildings within the City of Toronto.  
(416)397-7788 or (416)338-5763  http://www.toronto.ca/licensing/index.htm
Emergency Numbers

Call 911 if you need emergency help

- If there is a fire in your building
- If a crime is taking place
- If someone is seriously ill or injured
- If the carbon monoxide detector alarm rings

Emergency phone numbers:

- Poison information: (416) 813-5900
  TTY only: (416) 597-0215
- Toronto Ambulance Service (416) 392-2000
- Crime Stoppers 1-800-222-8477
- Ontario Provincial Police (416) 235-4981
- Toronto Police Service (416) 808-2222
  TTY only: (416) 467-0493
- The Office of the Fire Marshall (416) 325-3100
- Toronto Fire Services (416) 338-9050
Contact information

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<tr>
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<td>Rent Supplement Officer</td>
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Rent Supplement Office
Housing Programs
Housing Connections
176 Elm Street
Toronto
M5T 3M4

Phone: 416-981-6160
Fax: 416-981-6114

Email: housing.programs@housingconnections.ca