

SHAMROCK CO-OPERATIVE HOMES INC.

By-law No [6]

HOUSING SERVICES ACT (HSA) BY-LAW

**A BY-LAW WHICH CONTAINS THE RULES FOR RENT GEARED TO
INCOME AT SHAMROCK CO-OPERATIVE HOMES INC. AND THE
MEMBERS**

Passed by the Board of Directors on September 11, 2017
Confirmed by the Members on November 27, 2017

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By-law No. [6] RGI By-law

This By-law contains rules which Shamrock Co-operative Homes Inc. (the Co-op) is adopting to comply with the Ontario *Housing Services Act*.

It changes the Co-op's existing by-laws in the following areas:

- Appendices to the Occupancy Agreement (Appendices A, B, C)
- Required internal transfers (Article 2)
- Guest rules for members who pay a geared-to-income housing charge (Article 3)
- Procedures for decisions, reviews and notices (Article 4)
- Selection of geared-to-income and special needs members (Article 5)
- Schedule to be used by the Co-op (Schedule A - Long Term Guest Agreement)

1. ABOUT THIS BY-LAW

1.1 Special Meanings

Certain words have special meanings when used in this By-law.

- (a) "*Housing Services Act*" means the Ontario *Housing Services Act*, including all amendments to bring it up to date.
- (b) "*Co-operative Corporations Act*" means the Ontario *Co-operative Corporations Act*, including all amendments to bring it up to date.
- (c) "Regulations" means official Regulations passed by the Ontario government under the *Housing Services Act*, including all amendments to bring them up to date.
- (d) "Local Rules" means rules and standards that are officially set by the Service Manager in compliance with the *Housing Services Act*.
- (e) A "Service Manager" is the municipal body that relates to the Co-op under the *Housing Services Act*. The Service Manager for the Co-op is The Regional Municipality of Waterloo.
- (f) "Government Requirements" is a term used in this By-law to refer to the rules that apply to co-ops as stated in the *Housing Services Act*, the Regulations, Local Rules or any of them.

- (g) A “Review” is a review of a decision about geared-to-income or special needs housing resulting from an appeal by an applicant or member under Government Requirements.

Words that have special meanings in the *Housing Services Act* and the Regulations have the same meaning when used in this By-law unless another meaning is clearly intended.

some other words have special meanings in this By-law. These include:

- Applicable occupancy standards (section 2.6)

1.2 Applicable Rules

Many of the rules applicable to co-ops are set out in the *Housing Services Act*, the Regulations and Local Rules. The Co-op must obey these rules even if they conflict with its by-laws. The Co-op must also continue to follow the rules in the *Co-operative Corporations Act*.

If there is a conflict among rules, they will govern in this order:

1. the *Co-operative Corporations Act* and the *Housing Services Act*
2. the Regulations under the *Housing Services Act* and any regulations that are relevant under the *Co-operative Corporations Act*
3. Local Rules
4. this By-law, including the Appendices, Forms and Attachments
5. the other by-laws of the Co-op.

1.3 Relation to Other By-laws

- (a) This By-law takes the place of or amends all previous by-laws or resolutions that deal with matters covered by this By-law. If there is a conflict, this By-law governs.

The following by-laws, or parts of by-laws, are repealed when this By-law is passed:

- The Subsidy By-law (By-law No. [3]*)
- The Occupancy By-law (By-law No. [2]*), section 3.6, (Housing Charge Subsidy)

REQUIRED INTERNAL TRANSFERS

2.1 Purpose of Article 2

The *Housing Services Act* requires the Service Manager to set up a waiting list system. This includes rules about internal transfers. The Co-op's policies and procedures must comply with Government Requirements. They are different from the Co-op's earlier policies as stated in its by-laws.

2.2 Relation to Other By-laws

The policies and procedures set out in this Article are intended to work with the Co-op's existing by-laws. If there is a conflict, this By-law governs. This By-law covers only required moves for:

- households paying a geared-to-income housing charge who have requested an internal move and been given special priority status under Government Requirements and
- special needs households who have requested an internal move and been given special priority status under Government Requirements and
- households who pay a geared-to-income housing charge and are overhoused under applicable occupancy standards (see section 2.6) and
- households who live in a special needs unit and are no longer eligible for special needs housing.

2.3 Internal Waiting List

The Co-op will have a waiting list for internal transfers. The Internal Waiting List will include transfers required under this By-law and all other transfers.

2.4 Existing Waiting List

The Co-op's internal waiting list at the time this By-law is confirmed will be continued as the Internal Waiting List referred to in this By-law. It will be adjusted as necessary to fit the categories and rules stated in this By-law.

2.5 Priority

- (a) This section states the order of priority for allocating a unit when it becomes vacant. It is subject to all Government Requirements and the specific provisions set out in this By-law.
- (b) The board of directors will offer the unit in the following order:
- first, to geared-to-income or special needs members who have requested an internal transfer and been given special priority status under Government Requirements
 - second, to members who have to make a required transfer under this By-law. They will be ranked in the following order:
 - section 2.9 (Overhoused Geared-to-Income)
 - section 2.10 (Special Needs – Modified Units)
 - section 2.11 (Special Needs – Support Services)
 - third, to members on the Internal Waiting List who are required to transfer under the Co-op's by-laws
 - fourth, to members who have requested an internal transfer
 - fifth, to external applicants.

2.6 Applicable Occupancy Standards

In this By-law “applicable occupancy standards” means the occupancy standards, if any, set out in the Co-op's Occupancy By-law and the occupancy standards set by the service manager for geared-to-income households.

2.7 Special Priority Status for Members Requesting an Internal Transfer

- (a) This category is made up of geared-to-income or special needs households who have been given special priority status on the Internal Waiting List due to abuse by another member of the household or immigration sponsor. Geared-to-income households are included if the Co-op has at least one unit where the household would not be overhoused.

- (b) Households paying a geared-to-income housing charge who have been given special priority status under Government Requirements and have requested an internal transfer will be offered units of a size and type for which they are eligible under applicable occupancy standards.
- (c) Within this category, priority will be as stated in Government Requirements.
- (d) If the household is removed from the special priority category under Government Requirements, the household will be removed from the Internal Waiting List.

2.8 Required Transfers

Sections 2.8 to 2.15 state rules for priority in offering units to households that must move to another unit according to Government Requirements. In this By-law these moves are called required transfers.

2.9 Overhoused – Geared-to-Income Households

- (a) This category is made up of households paying a geared-to-income housing charge who have received a notice that they are overhoused from the Service Manager (or the Co-op on behalf of the Service Manager) if the Co-op has at least one unit where the household would not be overhoused. If the Co-op is giving the notice that a household is overhoused, the Co-op can use Form B, Notice of Geared-to-Income or Special Needs Decision with the Right to Review.
- (b) Within this category, priority will be as stated in Government Requirements .

2.10 Special Needs – Modified Units

- (a) This category is made up of households who occupy modified units and who are no longer eligible for this type of special needs housing. The board can give them a Notice to Transfer.

These households are no longer considered special needs households so applicable occupancy standards apply to them.

- (b) Within this category, priority will be based on the date of delivery of the Notice to Transfer.

2.11 Special Needs – Support Services

- (a) This category is made up of households who occupy special needs units that are not modified and who are no longer eligible for special needs housing. A household will not lose eligibility for special needs housing only because its relationship with a support services agency has ended.

If households are no longer eligible, the board can give them a Notice to Transfer under clause (b) or clause (c), if applicable.

- (b) These households are no longer considered special needs households, so applicable occupancy standards apply to them. The board can give them a Notice to Transfer if they do not meet applicable occupancy standards.
- (c) Even if a household that is no longer a special needs household meets applicable occupancy standards in the special needs unit, the board can give them a Notice to Transfer if:
- the specific unit that they occupy is part of an arrangement with a support services agency, and
 - another unit cannot be substituted in the arrangement with the support services agency without breaking the Co-op's agreement with it or causing significant trouble for it.
- (d) A household will not be given a Notice to Transfer only because its relationship with a support services agency has ended.
- (e) Within this category priority will be based on the date of delivery of the Notice to Transfer.

2.12 Procedure for Required Transfer

This section applies to Notices to Transfer under sections 3.9 to 3.11. It replaces any notice requirements or other procedures relating to these notices in the Co-op's other by-laws.

2.13 Effect of Refusals – Overhoused Geared-to-Income Households

Households within section 2.9 may refuse the units according to Local Rules without losing their geared-to-income assistance and being removed from the Internal Waiting List. There may be a Local Rule when a refusal is not counted.

2.14 Effect of Refusals – Special Priority Households

Households within section 2.7 may refuse units according to Local Rules without being removed from the Internal Waiting List. There may be a Local Rule when a refusal is not counted.

2.15 Effect of Refusals – Special Needs Households

Households within sections 2.10 and 2.11 may refuse the first **[two]*** appropriate units that are offered to them. If they refuse to transfer to the **[third]*** appropriate unit that is offered to them, they may be evicted. Procedures for eviction are stated in the Occupancy By-law.

2.16 Role of Staff in Making Offers

- (a) Co-op staff are authorized to make offers to households that are required to transfer under this By-law without referring them to the board.
- (b) Co-op staff and directors will keep the board up to date on information they may have regarding potential move-outs and internal transfers. This is to permit offers to be made quickly.

2.17 Serious Damage to Unit

Despite anything in the Co-op's by-laws, if the board determines that a household is required to move because of fire or other serious damage to their unit or contamination of their unit or any other reason that requires the unit to be vacant, the board can offer any vacant unit to that household. When the household's original unit is repaired, they will move back. The board can decide to give them the option of staying in the new unit if they qualify for the size of unit.

2.18 Priority if Member Unavailable

If the Co-op is unable to contact the member with priority on the Internal Waiting List within 48 hours the unit will be offered to the next eligible member. The original household will retain its priority on the Internal Waiting List. The Co-op will maintain written records of the attempts to contact or the actual contacts made with each household including date and time of contact.

2.19 Notification of Acceptance

- (a) Members must notify the Co-op office within 48 hours of being offered a unit whether they wish to accept the unit. If they fail to do so, they will be considered to have refused the unit.
- (b) Once a member on the Internal Waiting List has accepted a unit, the member must vacate his or her existing unit and move into the new unit on the date specified when the unit was offered. Acceptance of the unit may not be withdrawn without the consent of the board. Members of the household cannot appeal the board's decision.
- (c) When a member accepts a unit, they must come into the office and sign a form provided by the Co-op accepting the unit and agreeing to move and/or a new Occupancy Agreement. This should be done within the 48 hours, but can be postponed by Co-op staff if it is a weekend or is inconvenient for other legitimate reasons.

2.20 No Liability

Anything in the Co-op's by-laws, or any commitment made by anyone that is not authorized by the board, will not create liability for the Co-op. The Co-op will not be liable to anyone for:

- any error, omission, or mistake concerning the Internal Waiting List
- the allocation of units or geared-to-income assistance
- the failure to allocate units or geared-to-income assistance to persons on the Internal Waiting List.

2.21 Things Not Stated in By-laws

The board will decide anything relating to the Internal Waiting List not stated in this By-law or in the Co-op's other by-laws or in Government Requirements.

2. GUEST RULES

3.1 Purpose of Article 3

The Regulations require the Co-op to set rules for the temporary accommodation of guests in geared-to-income units. This Article only applies to households who pay a geared-to-income housing charge.

3.2 Relation to Other By-laws

The policies and procedures stated in this Article are intended to work with the Co-op's existing by-laws. If there is a conflict, this By-law governs.

3.3 Guest Rules

The Co-op's guest rules for members who pay a geared-to-income housing charge will be as stated in Article 8 of the Occupancy By-law, especially sections 8.4 (Long-term Guests) and 8.5 (Casual Guests), except as changed by this By-law.

3.4 Income of Guests

Despite anything in the Occupancy By-law or the Co-op's other by-laws, if anyone is accommodated in a unit for more than one month for any number of visits during any twelve-month period, the income of that person must be included when calculating a geared-to-income housing charge. The board can choose the twelve-month period.

If Government Requirements are changed to establish a time limit for including income of guests, or a maximum time limit for co-ops to use, that time limit or maximum time limit will apply instead of what is stated in this By-law.

3.5 Signing Appendices

If a guest's income is included under section 4.4, the household must sign a new Subsidy Agreement.

PROCEDURES FOR DECISIONS, REVIEWS AND NOTICES

4.1 Purpose of Article 4

Under Government Requirements the Co-op must use specific procedures when making certain kinds of decisions about special needs housing, geared-to-income assistance and refusing applicants. These procedures are different from the Co-op's earlier procedures as stated in its by-laws.

The procedures for refusing geared-to-income and special needs applicants are set out in Article 5 (Selection of Geared-to-Income and Special Needs Members).

4.2 Relation to Other By-laws

The policies and procedures stated in this Article are intended to work with the Co-op's existing by-laws, but some of them may be different from existing by-laws. If there is a conflict, this By-law governs. The procedures stated in this Article replace the procedures in the Co-op's other by-laws that deal with the decisions listed in section 4.4 (Kinds of Decisions under Government Requirements).

4.3 Decisions by Co-op

Some of the decisions that are dealt with in this Article must always be made by the Co-op under Government Requirements. Other decisions are the responsibility of the Service Manager, but can be delegated to the Co-op. Some decisions are the responsibility of the Co-op, but can be delegated to another party, such as a support services agency or the Service Manager.

The arrangement can be that the decision is made by the Co-op, but the review of that decision is made by the other party, or that both the decision and the review are made by the Co-op.

This Article only applies to decisions that are being made by the Co-op and reviews that are being done by the Co-op.

4.4 Kinds of Decisions under Government Requirements

The kinds of decisions that are referred to in sections 5.6 (Request for Review) and 5.7 (Procedure for Review) are:

- a decision that a household is not eligible or is no longer eligible for geared-to-income assistance
- a decision that a household is not included in a category within the internal waiting list or special needs waiting list that is given priority over other categories
- a decision that a household is not eligible or is no longer eligible for special needs housing
- a decision about the type and size of unit for which a household is eligible, if the household pays or will pay a geared-to-income housing charge
- a decision about the amount of a geared-to-income housing charge payable by a household

4.5 Making Decisions

- (a) Under Government Requirements no one who discussed a decision with the decision-maker or who took part in making a decision mentioned in section 4.4 (Kinds of Decisions under Government Requirements) can take part in the review of that decision.

Under Government Requirements, anyone taking part in reviewing the decision must be knowledgeable about the relevant Government Requirements and Local Rules.

When the Co-op is responsible for the reviews of any of the decisions mentioned in section 4.4, the original decisions will be made, in whole or in part, by:

- a staff person
- a support services agency (if applicable) or
- another party.

- (b) Who makes the decision may be different depending on the type of decision. The board will decide who will make the decision. The board will ask the decision-maker to sign a confidentiality agreement, if the confidentiality provisions of the Co-op's by-laws do not apply to them, unless they are bound by professional or other adequate confidentiality obligations.

4.6 Meaning of "Household"

"Household" has a special meaning in this Article and other parts of this By-law when referring to a geared-to-income household or a special needs household. "Household" means all members and all non-member occupants of the unit, including:

- anyone who is a member of the household 16 years of age or older, and
- anyone whose income is considered in setting the amount of a geared-to-income housing charge, such as long-term guests.

This may include people who are not considered part of a household under other parts of the Co-op's by-laws, such as a guest whose income is considered in setting a geared-to-income housing charge under section 3.4 (Income of Guests).

4.7 Request for Review

If any member of a household disagrees with a decision mentioned in section 4.4 (Kinds of Decisions under Government Requirements), they have the right to a review of the decision. They must follow the Government Requirements for requesting a review.

4.8 Procedure for Review

If the Co-op is responsible for doing the review of a decision, the Co-op must follow the Government Requirements for reviews.

4.9 Role of Board Members

In making decisions under this By-law individual directors must be very careful to avoid any bias or conflict of interest. Directors must observe all rules relating to this in the Co-op by-laws and the *Co-operative Corporations Act* and Government Requirements.

4.10 No Appeal to Members

Decisions under this By-law cannot be appealed to the members.

4.11 Things Not Stated in By-laws

The board will decide anything relating to the procedures for decisions dealt with in this Article that are not stated in this By-law or in the Co-op's other by-laws or in Government Requirements.

5 SELECTION OF GEARED-TO-INCOME AND SPECIAL NEEDS MEMBERS

5.1 Purpose of Article

Government Requirements contain rules and procedures about rejecting applications for membership from applicants who will pay a geared-to-income housing charge or occupy special needs units. This Article applies to them. It does not apply to applications for market units that are not special needs units.

5.2 Relation to Other By-laws

The policies and procedures stated in this Article are intended to work with the Co-op's existing by-laws, but some of them may be different from existing by-laws. If there is a conflict, this By-law governs. Rights to information, review and other things dealt with in this Article will replace information, appeal and similar rights in the Co-op's other by-laws for applicants who will pay a geared-to-income housing charge or occupy special needs units.

5.3 Making Decisions

- (a) The board will pass a motion to create a membership committee. The Organizational By-law sections will apply to it.
- (b) The board will decide how many members are on the committee. The committee could be a committee with only one member.
- (c) The board will decide who makes up the committee. The board can decide to include directors, non-directors, staff or any combination. Any volunteers must be approved by board motion.
- (d) The board will decide the duties of the committee.
- (e) The committee will report to the board on each application and will normally include a recommendation to accept or refuse the application.
- (f) The board can decide to accept or refuse the application.

If a review is requested, it will be conducted by the board.

Directors who were on the Membership Committee that made the original report to the board cannot participate in the review as directors.

5.4 Refusal of Geared-to-Income and Special Needs Applicants

The Co-op may refuse to offer a unit to a household applying for special needs housing or geared-to-income assistance only for the following reasons (or any other reasons that may be stated in Government Requirements in the future):

- (a) selection of the household would be contrary to the Co-op's mandate
- (b) the Co-op has reasonable grounds to believe, based on the household's rental history, that the household may fail to fulfill the obligation to pay housing charges for the unit in the amount and at the times they are due
- (c) members of the household do not agree to accept their responsibilities as members of the Co-op, or the Co-op has reasonable grounds to believe that members of the household will not accept or will be unable to accept those responsibilities
- (d) the unit is special needs housing and the household is not eligible for special needs housing.

5.5 Notice of Refusal

The first time an application from a household is refused, the Co-op will give notice of the refusal by following the procedures in Government Requirements. If Government Requirements change, the Co-op will use any new Government Requirements.

5.6 Request for Review

If any member of a household disagrees with the refusal of their membership application, they have the right to a review of the decision. There is only a right to review the first time an application from a household is refused.

Applicants must follow the procedure in Government Requirements for requesting a review. (See Appendix C - Community Housing Review System Information Sheet/Request for Review)

5.7 Procedure for Review

Co-ops must follow the Government Requirements for procedures for a review.

5.8 No Liability

Anything in the Co-op's by-laws, or any commitment made by anyone that is not authorized by the board, will not create liability for the Co-op. The Co-op will not be liable to anyone for:

- any error, omission, or mistake concerning an application for membership or occupancy or external waiting lists
- the allocation of units or geared-to-income assistance
- the failure to allocate units or geared-to-income assistance.

5.9 Things Not Stated in By-laws

The board will decide anything relating to selection of geared-to-income and special needs members that are not stated in this By-law or in the Co-op's other by-laws or in Government Requirements.

CERTIFIED to be a true copy of By-law No. [6] of Shamrock Co-operative Homes Inc , passed by the Board of Directors at a meeting held on _____ and confirmed by a two-thirds vote at a meeting of members held on _____, 2015.

Secretary

Terms of the Member's Housing Charge Subsidy

Unit: _____

Rules for geared-to-income assistance:

1. This document states rules for households paying a geared-to-income housing charge.
2. These rules are required by the *Housing Services Act* and Regulations passed by the Ontario Government, and Local Rules set by the municipal Service Manager. These are called Government Requirements.
3. This document does not state all the rules that apply. Government Requirements and the Co-op by-laws have many other rules for households who receive geared-to-income assistance.
4. Households receiving geared-to-income assistance are responsible for finding out about all the rules that apply to them. This includes any changes in the rules.
5. The Co-op or the Service Manager can give people an information package that may answer any questions about the rules. Members should ask the Co-op or Service Manager if they have any other questions.

6. The rules in this document could be changed if Government Requirements or the Co-op's by-laws are changed. The new rules will govern even if there is no change in this document.
7. In case of conflict, Government Requirements will take priority over this document.

Basic agreement

8. The household and the Co-op agree to comply with the rules in Government Requirements and the Co-op by-laws. The household and the Co-op agree to comply with all decisions duly made under Government Requirements and the Co-op by-laws.
9. "Household" in this document means all members and all non-member occupants of the unit. This includes:
 - anyone who is required to sign the Occupancy Agreement by the Service Manager, and
 - anyone whose income is considered in setting the amount of a geared-to-income housing charge, such as long-term guests.

This may include people who are not considered part of a household under other parts of the Co-op's by-laws.

10. Each person who is part of the household will be fully responsible for all obligations of the household under this document and the Co-op's Occupancy Agreement and by-laws. By signing this document each person agrees to perform those obligations.
11. This document forms an agreement between the Co-op and each member and non-member occupant. Each non-member occupant who signs this document agrees to comply with the applicable parts of the Co-op's Occupancy Agreement and by-laws and the Co-op's standard Long-term Guest Agreement.

Amount of geared-to-income assistance

12. The housing charges payable by the household are stated in Appendix A to the Occupancy Agreement. These charges apply at the time it was signed.
13. A change in the household's financial circumstances could affect their geared-to-income housing charge in the following ways:
 - The amount of a geared-to-income housing charge may go up or down.
 - The household may receive no geared-to-income assistance, but remain eligible for 12 months. This could happen if the household's income increases so that no assistance is payable under the geared-to-income formula.

Decisions about these things will be made by the Service Manager, or by the Co-op if responsibility has been delegated to it.

14. Overpayments of assistance may have to be repaid to the Co-op. The geared-to-income housing charge can be increased or the household can be required to repay the entire amount. These decisions will be made by the Service Manager, or by the Co-op if responsibility has been delegated to it.
15. If it is determined that the household did not receive all the assistance it was entitled to, the household will be credited with the underpayment of assistance. The credit will be applied to later housing charge payments as they fall due.
16. Under Government Requirements households may get a notice telling them to obtain certain types of income. The household has to apply for and use reasonable efforts to get the income. If the household does not comply with the notice, it is no longer eligible for assistance. The types of income include:
 - Ontario Works assistance
 - child or spousal support under applicable laws
 - employment insurance
 - government pension benefits for persons 65 or older
 - support or maintenance under an immigration undertaking.

The exact types of income are stated in the Regulations.

Occupancy of unit:

17. No one may occupy the unit except people who were members of the household at the time the Occupancy Agreement was signed and any additional people authorized by the Co-op, as stated in Article 7 (Occupancy by Members) of the Occupancy By-law and Article 4 (Guest Rules) of the *HSA* By-law.
18. The household must report to the Co-op in writing of any persons who cease to occupy the unit or start to occupy the unit after the Occupancy Agreement was signed. These reports must be made within the time set by Government Requirements. This does not include casual guests, if the guest's income does not have to be included in calculating geared-to-income assistance.
19. The household may no longer be eligible for assistance if the household has not occupied a unit in the Co-op for longer than the time set by the Service Manager, if any. This will not be less than 60 consecutive days or 90 days in a 12 month period. This applies whether or not the absence is permitted under the Co-op's by-laws.
20. Households that are overhoused must follow the applicable rules. Rules relating to overhoused households are in Government Requirements and the Co-op's by-laws. Overhousing will be determined according to occupancy standards under Government Requirements. Occupancy standards do not apply to special needs households.

Giving information:

21. Government Requirements require periodic reviews by the Service Manager for each household receiving geared-to-income assistance. These items have to be reviewed:
 - continuing eligibility for geared-to-income assistance
 - amount of geared-to-income assistance for which the household is eligible
 - size of unit for which the household is eligible.

22. The household must:
 - co-operate in the review
 - provide all required information both with respect to members and non-member occupants
 - do this within the time limits required.

23. The Co-op may be doing some or all of these reviews on behalf of the Service Manager.

24. Government Requirements require prompt updating of information. Between reviews, it is the household's responsibility to promptly report in writing to the Service Manager, or to the Co-op if responsibility has been delegated to it:
 - any change in income
 - any change in assets
 - any change in household composition
 - any change in immigration status.

25. These changes must be reported no matter how small the change is unless the Service Manager has made a different Local Rule.

26. These reports must be made within the time set by Government Requirements. The household must make these reports even if the paperwork relating to the change has not been received. The household must use any forms that are set by the Service Manager or Co-op.

27. The household agrees that the Co-op can receive, through its employees or agents, credit information from any credit agency or other source. The member must have all persons in the member's household sign an authorization for a credit check, if requested by the Co-op.

28. Personal information about the household may be shared with the Service Manager and other bodies as stated in Government Requirements and the Co-op's by-laws or as stated in other laws. Except for this, the Co-op must keep all personal information confidential.

Losing assistance:

29. Households can lose their geared-to-income assistance if they break any of the rules that apply – whether or not the rules are stated in this document. In addition:
- They may have to repay amounts that should have been paid by them, either immediately or over time.
 - They will have to meet special requirements to get geared-to-income assistance again. These can include things like:
 - they will have to go on the Service Managers' centralized waiting list
 - they will have to pay any arrears, sign a repayment agreement or make reasonable attempts to sign a repayment agreement. The Service Manager or housing provider has to be satisfied that they will repay the arrears
 - they may have to wait up to two years after any crime, offence or misrepresentation relating to geared-to-income assistance
30. Households can also lose their geared-to-income assistance without breaking any rules. This can happen for the following reasons:
- (a) The household's income increases so that no assistance is payable under the geared-to-income formula. The household will remain eligible for 12 months in case their circumstances change.
 - (b) The household's income or assets increase above a limit set by the Service Manager. The household will no longer be eligible.

Review

31. If any member of a household disagrees with certain decisions, they are entitled to a review of the decision. A request for review can be made for any of the following;
- amount of Rent Geared to Income (RGI) housing charge payable
 - eligibility for RGI assistance
 - size and type of RGI unit
 - eligibility for special needs housing

Members' rights on decisions

32. The household can request a review of:
- a decision that the household is not eligible for geared-to-income assistance
 - a decision about the amount of a geared-to-income housing charge
 - a decision about the type and size of unit for which the household is eligible.
33. These decisions are made by the Service Manager, or by the Co-op if responsibility has been delegated to it. Even if responsibility for the decision has been delegated to the Co-op, the Service Manager may be responsible for the review.
34. Procedures, requirements and other rules about reviews are stated in Government Requirements and the Co-op by-laws. See Article 6 of the *Housing Services Act* By-law.
35. Members need to act within the required time limits or they lose the right to a review. Members should ask the Co-op or Service Manager if they do not know who performs the review or if they have any other questions.

By signing this document, the undersigned agrees to observe and comply with the *Housing Services Act*, the Regulations, Local Rules, the Co-op's by-laws, the Co-op's Occupancy Agreement and this document.

Signatures of Members:

1. _____
Print name

Signature

Date

2. _____
Print name

Signature

Date