



**Definitions** For this document refer to the following definitions

**Homeowner Means:**

Any member of the household that is receiving RGI assistance who has a legal or beneficial interest in a freehold or leasehold estate in residential property located in or outside Ontario that is suitable for year-round occupancy.

**Residential Property Means:**

- a) A property all of which is used for residential purposes and is habitable year-round, or
- b) In the case of a property part of which is used for residential purposes and part of which is used for other purposes, any portion that is used for residential purposes.

**Divest Means:**

In relation to a legal or beneficial interest in a freehold or leasehold estate in property, means to complete the transfer of the interest in the property or to terminate the lease of the property.

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**Policy**

**Applicant with ownership at the Time of Accepting Offer of Housing**

At the time of accepting an offer of housing, RGI applicants who own or have joint ownership of residential property that is suitable for year round occupancy are eligible, but must divest of the owned residential property within 6 months/180 days of starting to receive RGI assistance. [O. Reg.367/11 s.32](#)

**Tenant/member Acquires Interest in Property while in Receipt of RGI**

If a tenant/member receiving RGI acquires an interest in property which is suitable for year-round occupancy, the tenant/member must divest of the owned property within 6 months/180 days of acquisition. [O. Reg.367/11 s.32](#)

**Extension to divestment of a residential property**

The Housing Provider may extend the time for a tenant/member to

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divest their interest if there are reasonable grounds to do so. For example, an extension may be granted due to the current market or tenant/member is going through a separation/divorce.

### **Victims of Family Violence and Victims of Human Trafficking**

If a tenant/member receiving RGI declares being a victim of family violence, victim of human trafficking, or a safety issue and the interest in the property is jointly owned with the abusing individual or individual engaged in trafficking, the Housing Provider may extend the time for the divestment as the Housing Provider deems appropriate. [O Reg. 367/11 s. 32(4)]. The Housing Provider

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#### **Service Manager Procedures**

The Service Manager will be responsible for the following procedures:

- Applicants on the centralized wait list (CWL) or in RGI housing will identify if they are a residential property owner or have interest in a property. Upon processing a property owner's application for housing and determining eligibility, the applicant will be sent a **Homeowner's Declaration**.
- The purpose of the **Homeowner Declaration** is to advise the applicant of his or her obligation to sell the property within 6 months/180 days of starting to receive RGI assistance.
- Upon returning this information to the Centralized Waiting List, a notation will be made in the applicant's file to indicate that this applicant is a homeowner.
- To establish an approximate market value of a residential property in Ontario, applicants will provide a copy of his or her most recent Market Value Assessment as determined by the Ontario or Municipal Property Assessment Corporation (OPAC/MPAC). For residential property located outside of Ontario, an evaluation provided by a professional satisfactory to the Service Manager is required.
- At the time of "unit readiness," the Centralized Waiting List will confirm the status of the property. If the residential property has been sold, a copy of the Statement of Disbursement, Agreement of Purchase and Sale or equivalent information will be requested (This is provided by a lawyer upon closing the sale of the residential property). Transfer of ownership will be noted in the applicant's file requiring the Housing Provider to follow up at the time of offer of housing.

## Housing Provider Procedure

The Housing Provider will be responsible for the following procedures:

<p>Tenant/member declares selling/transferring the residential property prior to becoming housed</p>	<p>The Statement of Disbursement, Agreement of Purchase and Sale, or equivalent information should be used to determine the value of the asset and additional charges will be calculated on the proceeds received by the tenant/member from the sale of the home when calculating RGI assistance.</p> <p>If no proof of the divestment can be provided, the Housing Provider may complete a title search.</p> <p><b>Note:</b> If there are extenuating circumstances, the Service Manager may be able to assist with the cost of completing the title search</p>
<p>Tenant/member accepts an offer of housing and is a residential property owner or has interest in a property</p>	<p>The Housing Provider will remind the tenant/member of their responsibility to divest themselves of the residential property within 6 months/180 days once they begin to receive RGI assistance</p> <p>Issue the Notice of Requirement to Sell or Transfer Property letter</p> <p>The provider can issue a Notice of Requirement to sell or transfer property 4th month notice reminder if the property has not been sold</p> <p>Note: An extension may be granted in extenuating circumstances, refer to the policy section</p> <p>The Housing Provider will</p>

	<p>request appropriate documentation upon the sale of the residential property</p> <p>The monthly rental charge will not be adjusted until the property is sold or the 6 months/180-day period has expired with no extension granted.</p>
<p>Tenant/member acquires a residential property while in receipt of RGI assistance</p>	<p>The Housing Provider will advise the tenant/member that they will be required to divest themselves of any or all interest in the residential property within 6 months/180 days in order to remain eligible to receive RGI assistance</p> <p>Issue the Notice of Requirement to Sell or Transfer Property letter</p> <p>The provider can issue a Notice of Requirement to sell or transfer property 4th month notice reminder if the property has not been sold</p> <p>Note: An extension may be granted in extenuating circumstances, refer to the policy section</p> <p>The Housing Provider will request appropriate documentation upon the sale of the residential property</p> <p>The monthly rental charge will not be adjusted until the property is sold or the 6 months/180-day period has expired with no extension granted.</p>
<p>Tenant/Member has not sold at the 6 months/180-day stage and the Housing Provider has not agreed to an extension</p> <p>or</p> <p>Tenant/Member has not</p>	<p>The Housing Provider must meet with or attempt to meet with a household prior to issuing a Loss of Subsidy Notice</p> <ul style="list-style-type: none"> <li>• Issue a 90-day notice to advise the household that they</li> </ul>

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provided proof of divestment	are no longer eligible for RGI assistance • Make a referral to a Region of Peel Housing Support Worker at the same time as issuing the notice See the Requirement for Loss of Subsidy Prevention Meeting HIP policy for procedures.
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**Question**

If you have any questions pertaining to this document, please contact you Housing Specialist at the Region of Peel.

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